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ABSTRACT

This participant guide is an update to basic training in the Direct Loan (DL) portion of the EDExpress system designed for financial aid professionals who have already participated in the basic training. The first session considers new aspects of DL processing, focusing on DL process changes and EDExpress DL changes. Session 2 contains three lessons: (1) "Ongoing Reconciliation Process at the School"; (2) "Cash Management/Compare Program"; and (3) "Rebuild Process." Session 3 focuses on issues in building a query under EDExpress, explaining how to build a simple query, build a complex query, and modify a query. Appended are: a list of DL query fields; and a glossary. (SLD)

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EDEXPRESS TRAINING

Direct Loan Update

2002 - 2003

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Participant Guide

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FEDERAL STUDENT AID

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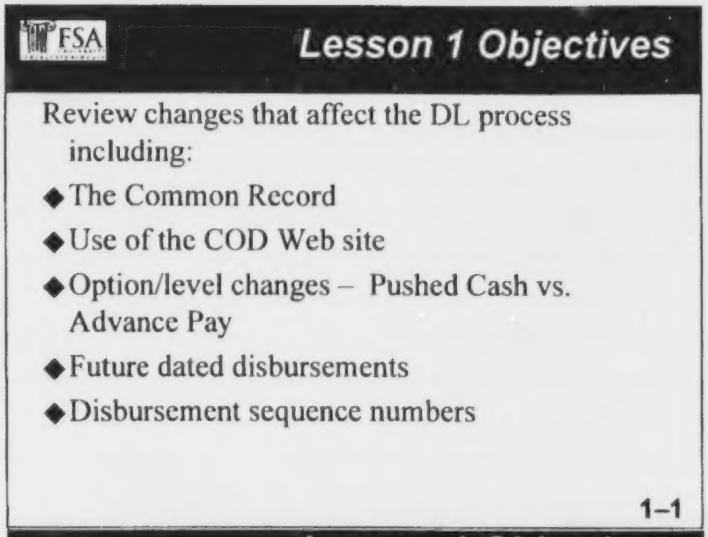
Session 1: What's New in the Direct Loan Process

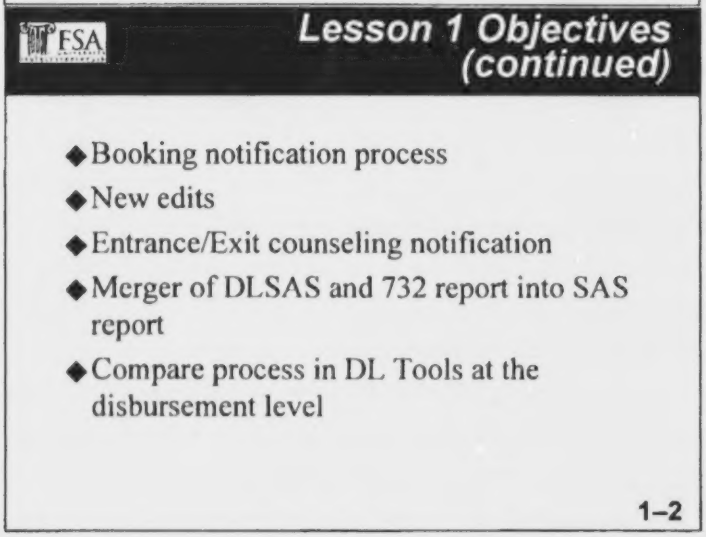
Lesson 1—DL Process Changes

Lesson 2— EDExpress DL Changes

Session 1—What's New in the Direct Loan Process

Lesson 1: DL Process Changes


FSA
Lesson 1 Objectives
Review changes that affect the DL process including:
◆The Common Record
◆Use of the COD Web site
◆Option/level changes – Pushed Cash vs. Advance Pay
◆Future dated disbursements
◆Disbursement sequence numbers
1–1


FSA
Lesson 1 Objectives (continued)
◆Booking notification process
◆New edits
◆Entrance/Exit counseling notification
◆Merger of DLSAS and 732 report into SAS report
◆Compare process in DL Tools at the disbursement level
1–2

Key Terms

Advance Pay

A funding method option by which schools request cash through GAPS for actual disbursements to students/borrowers. In addition, schools may only draw down cash up to the difference between the school's Current Funding Level (CFL) and the amount of funds previously sent to the school for a given award year and program. The U.S. Treasury transmits funds to the school's federal bank account.

Common Origination and Disbursement (COD)

The COD Process is a common process integrated with a system designed to support Pell Grant and Direct Loan origination, disbursement and reporting for campus-based funds.

Common Record

The Common Record is a data transport mechanism exchanged by trading partners participating in Federal Student Aid. The Common Record is a document formatted in Extensible Markup Language.

Current funding Level (CFL)

Similar to the authorization or obligation level in the 2001-2002 process for Pell Grants and the Cash Control Amount for Direct Loans, the Current Funding Level (CFL) is the level at which funds are made available to cover a school's disbursement needs.

Direct Loan Tools for Windows

Direct Loan Tools is a Windows-based software product that can be used by all Direct Loan schools. The U.S. Department of Education provides this free software application.

Full Participant

The Full Participant is a school that sends the common record in XML format for 2002-2003 records and adopts the common record change process.

Payment Trigger Flag

A field on the Common Record that designates data as an actual disbursement (Flag = true). It signals the COD System to post the amount of disbursement to an award (loan or grant).

Phase-in Participant

The Phase-In Participant is a school that communicates with the COD system over the Student Aid Internet Gateway using the "legacy" record formats defined in the Direct Loan and Pell Grant

RFMS Technical Reference documents. This is instead of using the Common Record in XML to communicate with the COD system.

Pushed Cash

A funding method option whereby, based on accepted actual disbursements submitted by the school, funds are automatically sent to the school's bank account via ACH or FEDWIRE without requiring a drawdown request.

School Account Statement (SAS)

A monthly report sent by the COD system listing data on cash balances, cash details, booked loans, and booked and unbooked disbursement transactions. Prior to 2002-03 this information was provided in two reports: the 732 report and the DLSAS.

Substantiate

Accounting for funds already drawn or disbursed to a student. In the COD process, schools can substantiate funds by sending in an Actual Disbursement record (where the payment trigger is set to "true") detailing disbursement amount and date.

Unsubstantiated Cash

The difference between the amount of cash (funds) a school has drawn down and the amount of cash the school has substantiated by submitting Actual Disbursements. Pertains to schools using the Advance Pay funding method.

XML

XML stands for EXtensible Markup Language. It is a new technology designed to both describe and exchange structured data between a range of applications. XML consists of elements that are defined by tags. A start tag precedes the name of an element. An end tag follows it.

FSA

DL Process Changes

The Common Record

- Utilize one single record across programs for both origination and disbursement
  - *XML, EXtensible Markup Language*
- Phase-in participants continue to use fixed-length records
  - Records are translated automatically to XML format

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COD System Startup

On April 29, 2002 the COD system and website became operational. All schools are now able to submit 2002-2003 Direct Loan origination and disbursement data, and access Award Year 2002-2003 Direct Loan information on the COD website at **http://cod.ed.gov**.

Common Record

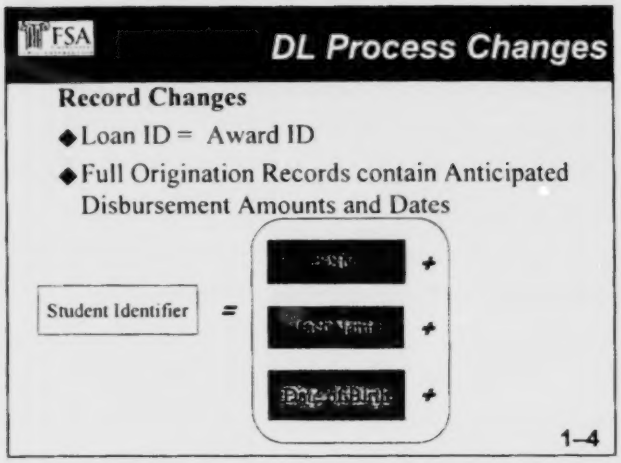
The Common Origination and Disbursement Process utilizes one single record across programs for both origination and disbursement. In the interest of simplification, Pell Recipient Financial Management System (RFMS) and Direct Loan Origination System (DLOS) will integrate into one. The COD design requires a new Common Record, one that uses common data elements, definitions, edits, and structure for Pell Grants and Direct Loans. Although the record has the same layout for all programs, not all data elements are required for each transmission. This new record layout relies on a new technology called *XML, EXtensible Markup Language*.

Phase-In Participation

Phase-in Participation is the continuation of the current processing model for the Direct Loan Program and for the Pell Grant Program. Phase-In Participants communicate over the SAIG using the record layouts defined in the 2002-2003 Direct Loan Technical Reference and the 2002-2003 Pell Grant Technical Reference.

Note: *Direct Loan Phase-in Participants continue to use the fixed length record layouts and processes described in the Direct Loan Technical Reference at* ***www.FSAdownload.ed.gov****.*

Note: *EDExpress users are Phase-in Participants for 2002-03*



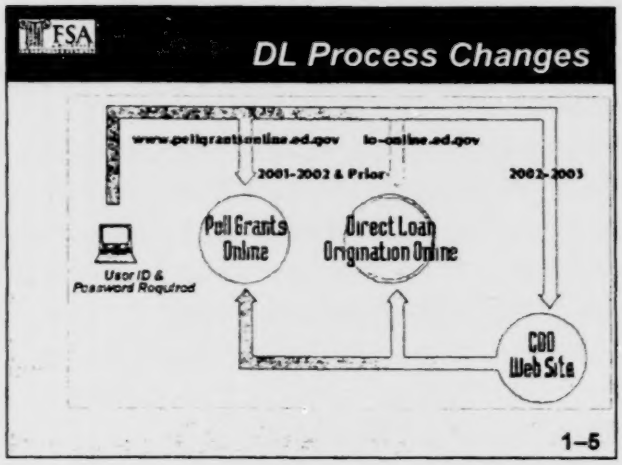
Record Changes

In the COD process a Loan ID is referred to as an Award ID. For Phase-in Participants the term Loan ID will continue to be used. However, be aware that the terms Loan ID and Award ID are synonymous.

Full Loan Origination Records contain anticipated disbursement amounts and anticipated disbursement dates. In the COD process disbursements have a Payment Trigger associated with them. Upon acceptance of a loan record, COD stores anticipated disbursements and sets the Payment Trigger appropriately.

The COD system creates a Student Identifier composed of Social Security Number, last name and date of birth. The combination of these data elements is matched against CPS. If this match is unsuccessful on a subsidized or unsubsidized loan record a school receives a reject code of A9 – No eligible SSN, date of birth and last name combination match on CPS for student. When a school receives this error, the school should go to the COD Web site for assistance in how to resolve this mismatch.

Note: Upon accepting an origination record with anticipated disbursements, the COD system sets the disbursement payment trigger to False. The actual disbursement record is the action that sets the payment trigger to True in the COD system. No additional action is required by Phase-in Participants to set or unset the COD Payment Trigger.



Transition to COD Web Site

Like the entire COD Process and System, the COD Web Site becomes operational for Award Year 2002-2003. All 2002-2003 Pell Grant, Direct Loan, and Campus-Based Program data reported to the COD System will be accessible via the COD Web Site.

For 2001-2002 and prior year information, school users will continue to access Pell Grants Online or Direct Loan Origination Online until the RFMS and DLOS processing systems are retired and the data is migrated to the COD System.

Data migration is projected to be complete by the end of the 2002 calendar year.

Notes:

1. *Pell Grants Online is located at www.pellgrantsonline.ed.gov*
2. *Direct Loan Origination Online is located at lo-online.ed.gov*
3. *Direct Loan Servicing Online is located at www.dlservicer.ed.gov*
4. *Direct Loan Master Promissory Note (e-MPN) is located at dlenote.ed.gov*
5. *Direct Loan Servicing Online and the Direct Loan Master Promissory Note sites are not being retired and will continue to operate.*

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DL Process Changes

Access to COD Web Site

School administrator

- Updates school's default processing options and school's information
- Creates individual users, who can
  - Update their own profiles
  - Search for and view data
  - View rejected or pending records
- Resets passwords, updates and locks out users

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Access to COD Web Site

To get access to the COD Web Site, each school must designate a school (i.e., system) administrator. Then an administrator request letter on school letterhead must be submitted to the COD Customer Service Center at:

U. S. Department of Education
FSA Customer Service Center
P.O. Box 9003
Niagara Falls, NY 14302

Once the request is processed, the school administrator will receive a user name and password. As a security precaution, the user name and password are sent in separate email messages.

A school administrator has access to updating the school's default processing options and contact information and is able to create user accounts to give others access to the COD Web Site according to specific user roles, including:

- School Administrator (i.e., security administrator)
- School User 1/Credit Check (Direct Loans only)
- School User 2/View Only
- School User 3/View Update
- School User 4/View/Update CC (Direct Loans only)

Notes:

1. *A user name and password are required to access the COD Web Site. Your school administrator can create a user account for you.*
2. *Schools may designate multiple school administrators.*

FSA

DL Process Changes

COD Web site

- Located at: cod.ed.gov
  - Microsoft Internet Explorer 4.01
  - Netscape Navigator 4.73
- Features
  - Links to other ED sites
  - FAQs
  - Online glossary
  - "Contact Us"

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COD Web Site

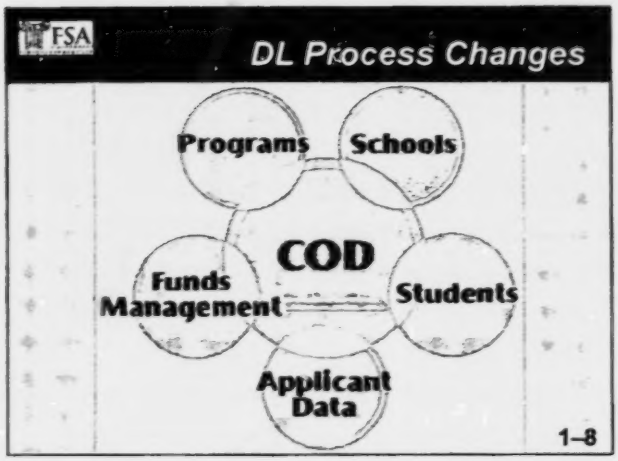
Both Full Participants and Phase-in Participants have access to the COD Web Site 24 hours a day, 7 days a week. Except for creating new records and resolving rejects, Phase-in Participants have the same access as Full Participants.

Be sure to take the time to become familiar with the site's various features:

- ED Links
  - List of other ED web sites that provide additional information about the Federal Pell Grant Program, the Direct Loan Program and other Title IV student aid programs
- FAQs
  - List of frequently asked questions about COD
- Online Glossary
  - List of COD terms and definitions along with other general terms and definitions pertaining to awarding and disbursing Title IV student aid
- "Contact Us"
  - Online form for submitting feedback (problems, enhancements, comments, etc.) that is sent to the CSR for follow-up

Notes:

1. *The Common Origination and Disbursement System Web Site is located at cod.ed.gov*
2. *Remember to check for updates to the COD Web Site, including information about training on how to use the web site, via the Common Origination and Disbursement (COD) link on the Schools Portal main page, located at sfa4schools.sfa.ed.gov*



COD Web Site Integrates Data

One of the key benefits of the COD Web Site is that it integrates data from the Federal Pell Grant Program, the William D. Ford Federal Direct Loan Program, and the Campus-Based Programs. The COD Web Site also integrates applicant data from the CPS and funds management data from GAPS. This means that, rather than having to go to different Web sites to get program, applicant, and funding information, schools can access all the information they need in one place—the COD Web Site.

In addition, the COD Web Site gives users access to data at different levels, including:

- Student
- School
- Program

Note: *The COD Web Site is the window into the COD System. This site provides schools a tremendous amount of self-help. Use it to see data pertaining to your students, your school, and the Pell Grant and Direct Loan Programs (and potentially Campus-Based Programs) your school administers.*

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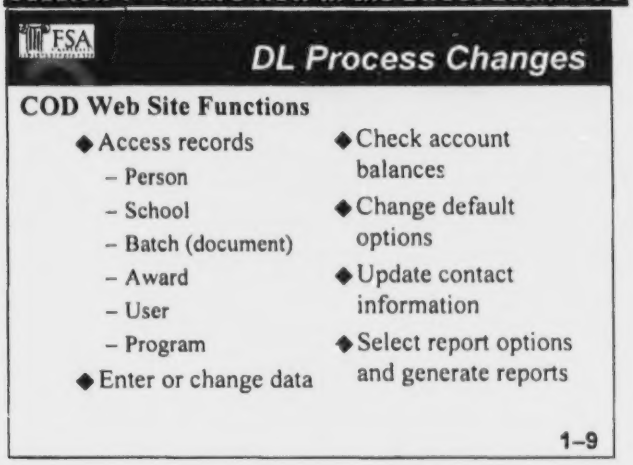

COD Web Site Functions

All schools—both Phase-in and Full Participants—have access to the COD Web Site to search the database, view records, retrieve reports and get other useful information.

- Search for and view data by:
  - Person (student), Promissory Note or Credit Check
  - School (Entity ID: Common School Identifier, Pell ID, Direct Loan ID or OPE ID)
  - Batch (Accepted or Rejected)
  - Award
  - User (FAA)
  - Program
- Access various processing statistics by batch:
  - Number of records submitted, accepted, rejected or corrected
  - Percentage of records rejected by edit type
  - Date and time records were received
- View consolidated funding information by award year and program:
  - Dollar total drawn to date by program
  - Number of accepted records to date
  - Progress toward 30 day requirement for substantiating drawdowns/disbursements
- View and correct rejected records
- View processing errors
- View pending records
- Update Financial Aid Contact Information

Some COD Web Site functions, such as entering new records and correcting rejects, are available only to Full Participants. In addition, access to other functions, as well as the processing options set by your school's security administrator, is based on the web site access assigned to individual users.

FSA

DL Process Changes

COD Reports

- ◆Available to Phase-in and Full Participants
- ◆Generate standard reports
- ◆Select how to run and receive standard reports
  - – Can generate online and download
  - – Can submit online data request to have report sent to SAIG mailbox
  - – Can request and receive via the SAIG mailbox
- ◆Request ad hoc reports

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COD Reports

One particularly powerful feature of the COD Web Site is its reporting capability. All users—Phase-in Participants as well as Full Participants—can retrieve reports online, download reports to PDF or Excel files and request that report data files be sent to their SAIG mailboxes.

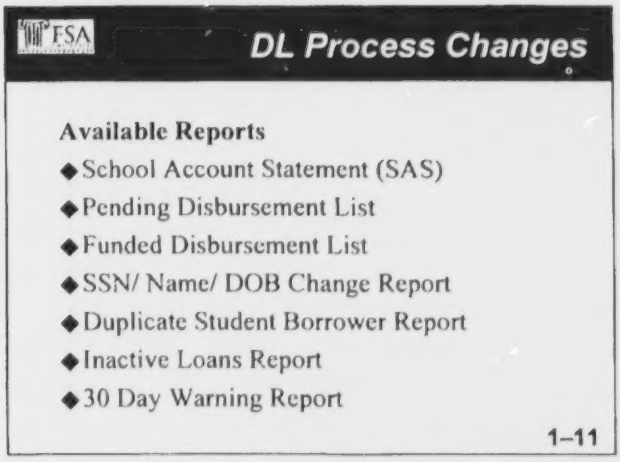
Available report formats include:

- PDF
- Excel
- Delimited data file (Direct Loans only)
- Preformatted text (Direct Loans only)
- Fixed length data file

In addition to being able to access the same standard reports that were available from the DLOS, users are able to request a number of ad hoc reports through the COD Customer Service Center. A few examples of the various ad hoc reports include Awards, Cash Balance and Credit Decision.

Notes:

1. *Report formats differ according to report type and by program.*
2. *Schools continue to be able to submit requests and receive reports via the SAIG.*
3. *All reports continue to be available in all current formats. In addition, reports can be downloaded from the COD Web Site in PDF or Excel.*



Available Reports

In Release 1.0 of COD, there are nine (9) reports available to schools. The following six (6) reports will be automatically sent to schools through their SAIG mailbox:

Direct Loan Reports

Pending Disbursement List (Pushed Cash Schools) (DIAA03OP or DALC03OP)

Funded Disbursement List (Pushed Cash Schools) (DIAO03OP or DARC03OP)

SSN/ Name/ DOB Change Report (SNDCPFOP or SNDCCDOP)

30 Day Warning Report (DIWR03OP or DIWC03OP)

Duplicate Student Borrower Report (DUPLPFOP or DUPLCDOP)

Inactive Loans Report (INACPFOP or INACCDOP)

These reports are also available by request - schools can contact the COD Customer Service center to have these reports sent to them. These requests will provide an identical version of the report(s) already sent - these report(s) will not be re-run.

Direct Loan Reports

Direct Loan reports are available in PDF, Excel, delimited data file and preformatted text formats. The only exception is the SAS, which is available only as a delimited or fixed length data file.

School Account Statement (SAS)

- Year-to-Date Cash Summary
- Monthly Cash Summary
- Year-to-Date Disbursement Summary by Loan Type
- Monthly Disbursement Summary by Loan Type

Pending Disbursement List

- Lists anticipated disbursements (Payment Trigger = false) and disbursement dates on file on the COD system

Funded Disbursement List

- Lists actual disbursements (Payment Trigger = true)

SSN/Name/Date of Birth Change Report

- Lists changes that are submitted by the school and that do not match the CPS data on file in the COD system

30 Day Warning Report

- Lists unbooked loans for which the COD system has not received the required elements for booking a loan within 30 days of the disbursement date
- Loans that appear on this report are removed after 90 days if a promissory note has not been received and a disbursement funded through the COD system

Duplicate Student Borrower Report

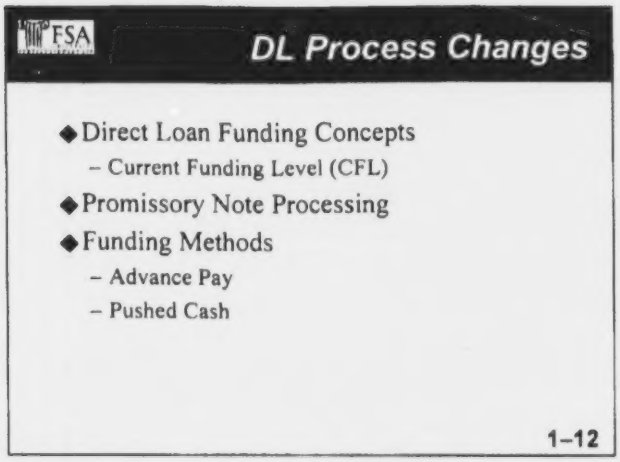
- Lists the student borrowers for which the COD system has accepted multiple Direct subsidized and unsubsidized award records with the same or overlapping academic years

Inactive Loans Report

- Lists all Direct Loan Program awards that have been inactivated (adjusted to $0) by the school for the reporting period

Notes:

1. *The Entrance Loan Counseling Report continues to be available from lo-online.ed.gov*
2. *The Exit Loan Counseling Report continues to be available from* www.dlservicer.ed.gov
3. *All reports continue to be available in all current formats. In addition, reports can be downloaded from the COD Web Site in PDF or Excel.*



Direct Loan Funding Concepts

Because the various funding methods impact a school's cash flow, let's review the funding concepts and focus on some important changes.

Under the COD process, a school's Current Funding Level (CFL) and Available Balance are continuously impacted by the amount of actual disbursements submitted to and accepted by the COD System and by the amount of funding the school receives. The notion of accepted *actual disbursements* driving the funding level calculation is a big change for the Direct Loan Program, since funding was based on *anticipated* disbursements under the DLOS process.

Another change for the Direct Loan Program is that a school's funding method and the method it uses to print promissory notes are no longer linked.

On the other hand, the cash management rules that applied to the DLOS process have not changed. Schools still are required to account for the funds received and to submit their Direct Loan disbursements within 30 days of disbursement. Under the COD process, to account for funds is to "substantiate cash." While the term is new, the concept is not.

- If the school does not substantiate funds in a timely manner, a Freeze Cash request goes into effect, and the school will be unable to draw more funds until the previous draws are substantiated
- After the Freeze Cash request, if the school continues to fail to substantiate drawn funds, a Call for Cash will be issued and the school will be required to return all unsubstantiated funds

Promissory Note Processing

The Promissory Note process is either the responsibility of the school or the LOC. When a school is responsible for the Promissory Note process, the school or the LOC can print MPN/PLUS Promissory Notes. When the LOC is responsible for the Promissory Note process, the MPN/PLUS Promissory Notes are printed by the LOC and mailed to either the school or the borrower.

Note: Promissory note options are no longer linked to how schools get their funds.

Funding Methods

Disbursement procedures will vary based on your school's Direct Loan funding method. These factors will determine when you may submit disbursement records and if you need to have accepted promissory notes for your disbursements to be accepted. The table below identifies the type of funding method that will be used by most schools based on your previous processing option. The procedures for each funding method are described below.

DL Option 2	Advance Pay funding method
DL Standard Origination DL Option 1 DL Option 2	Pushed Cash funding method

Advance Pay

With the Advanced Pay method you may submit disbursement records up to 7 days in advance of the actual disbursement date. Actual disbursements can be accepted with or without accepted promissory notes. Advance pay schools draw down funds through GAPS and must report disbursements to substantiate those funds within 30 days.

Pushed Cash

Schools receiving funds via the Pushed Cash funding method must have promissory notes accepted by the COD system before actual disbursements will be accepted.

Prior to the anticipated disbursement date, the school will receive the **Pending Disbursement List** report (formerly the Anticipated Disbursement Listing) to determine estimated disbursement amounts and disbursement dates on file in the COD system.

The school then submits the actual disbursement records to the COD system.

The direct cash payment is then pushed or sent to the school's bank account based on the accepted actual disbursements.

The COD system forwards the **Funded Disbursement List** report (formerly the Actual Disbursement Roster) which indicates all disbursements that have been funded.

Other Funding Methods

Some schools will use other funding methods as determined by FSA. A description of each is provided below, and a table outlining the requirements of all of the funding methods is provided on the next page.

Cash Monitoring 1 (CM1)

A school can be placed on Cash Monitoring 1 (CM1) by FSA. Under the CM1 funding method, a Direct Loan school may draw down cash through GAPS or have cash deposited in its bank account based on actual disbursements submitted to and accepted by the COD system. If a school is on CM1 at the beginning of the award year, it will not have access to cash until it has accepted actual disbursements on the COD system.

Cash Monitoring 2 (CM2)

A school is placed on Cash Monitoring 2 (CM2) by FSA. Under the CM2 funding method, a school has cash deposited in its bank account based on actual disbursements submitted to and accepted by the COD system and the Current Funding Level (CFL) calculation.

Reimbursement

Under the Reimbursement funding method, a school has cash deposited in its bank account based on actual disbursements submitted to and accepted by the COD system and the CFL calculation.

Direct Loan Funding Methods for Full and Phase-in Participants

School's Category	Pushed Cash	Advance Pay	Cash Monitoring 1 (CM1)	Cash Monitoring 2 (CM2)	Reimbursement
	Receives no CFL prior to submission of actual disbursements Direct cash payment pushed to school's bank account based on accepted actual disbursements actual disbursements cannot be accepted without accepted promissory notes	Receives an Initial CFL > 0 before submission of any actual disbursements School initiates drawdown through GAPS web site actual disbursements can be accepted with or without accepted promissory notes	Receives no CFL prior to submission of actual disbursements School initiates drawdown through GAPS web site OR Direct cash payment pushed to school's bank account based on accepted actual disbursements actual disbursements cannot be accepted without accepted promissory notes	Receives no CFL prior to submission of actual disbursements Case Management initiates drawdown through GAPS upon review of required documentation actual disbursements cannot be accepted without accepted promissory notes	Receives no CFL prior to submission of actual disbursements Case Management initiates drawdown through GAPS upon review of required documentation actual disbursements cannot be accepted without accepted promissory notes
DL - Option 2 Submits disbursements with Payment Trigger = true up to 7 calendar days in advance	X	X	X		
DL –Option 1 Submits disbursements with Payment Trigger = true up to 7 calendar days in advance	X		X		
DL – Standard Origination Submits disbursements with Payment Trigger = true up to 7 calendar days in advance	X		X		
DL – Reimbursement Submits disbursements with Payment Trigger = true on or after disbursement date			X	X	X

FSA

DL Process Changes

Disbursements

- Schools can transmit actual disbursement transactions to the COD system with a disbursement activity date up to seven calendar days in the future
- Updated Disb. Reject Code S- Disbursement date cannot be more than 7 calendar days after the current date

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Future Dated Disbursements

Schools may send actual disbursement records with a disbursement activity date that is up to seven calendar days in the future.

Reject Code S: The transaction date cannot be more than 7 calendar days after the current processing date.

For example:

If the transaction date (disbursement date) for a disbursement is Tuesday, March 26, 2002, the current processing date (date submitted to COD) cannot be before Tuesday, March 19, 2002.

Disbursement Reject Codes R and 20 (Disbursement date cannot be after the current date) have been eliminated

Note: *Actual disbursements, adjusted disbursement amounts, and adjusted disbursement date records (activity type "D," "A," and "Q") received are not booked until the disbursement activity date becomes current.*

Lesson 1 Activity #1

1) John is a first-time borrower and is subject to the 30-day delay of funds. John is eligible to receive his first disbursement on October 17, 2002. What is the earliest date on which the school can submit the disbursement information to COD? What is the disbursement date that the school will report?

_____

_____

2) Amy is a Junior. She is scheduled to begin classes on September 11, 2002 at a school that traditionally disburses funds 10 days prior to the start of class. What is the disbursement date that the school will report? What is the earliest date on which the school can submit the disbursement information to COD?

_____

_____

FSA **DL Process Changes**

Disbursement Sequence Numbers

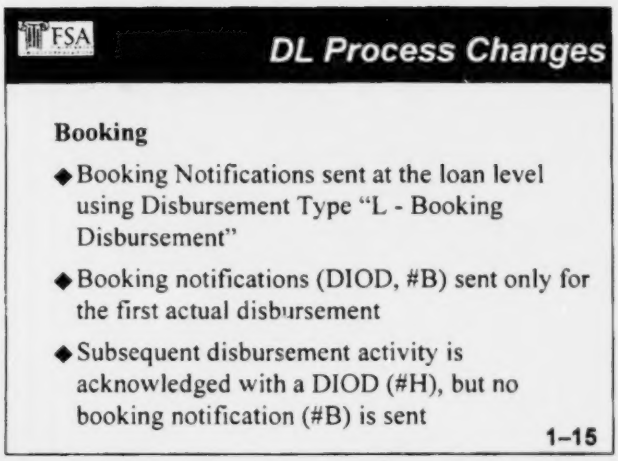
- Schools generate actual disbursements using sequence numbers 01-65
- If a manual disbursement transaction is generated by a CSR, a sequence number from 66-90 is assigned to the transaction
  - No acknowledgement is sent to school
- Payment to Servicer transactions are assigned a Disbursement Sequence Number from 99-91

1–14

Disbursement Sequence Numbers

The valid value of the disbursement sequence number has been separated into three ranges. You can use disbursement sequence numbers 01 through 65 to submit actual disbursements, adjusted disbursement amount, and adjusted disbursement date records (activity type "D," "A," and "Q"). The COD system uses disbursement sequence numbers 66 through 90 for manual disbursement adjustments. Sequence numbers 99 through 91 (descending order) are returned to you in the event of a Payment to Servicer transaction using Message Class DIOD03OP/Batch Type SP.

If you are a custom or combo school and create records using a system other than EDExpress you must follow this new assignment of sequence numbers to ensure that your disbursement transactions are not rejected by the COD system. If you receive a DIOD Type SP batch with an indication of a payment to servicer, you will need to indicate the student's change in eligibility in your data system.


FSA
DL Process Changes
Booking
◆ Booking Notifications sent at the loan level using Disbursement Type "L - Booking Disbursement"
◆ Booking notifications (DIOD, #B) sent only for the first actual disbursement
◆ Subsequent disbursement activity is acknowledged with a DIOD (#H), but no booking notification (#B) is sent
1–15

Reduced Booking Notifications

A booking notification is only sent when the first actual disbursement books. You do not receive a booking notification for subsequent disbursement activity.

The booking notification is transmitted using the disbursement activity = "L—Booking disbursement" on the disbursement record using Batch Type #B.

FSA **DL Process Changes**

Origination Record

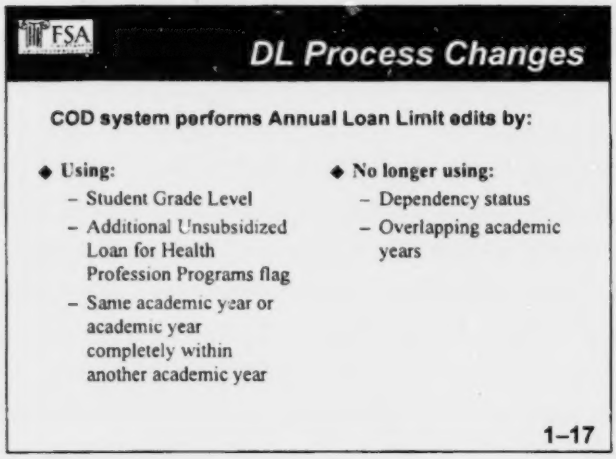
- Replace Fields on Full Loan Origination Record Layout with Filler
  - #139 - Permanent Address Change Date
  - #140 - Local Address Change Date
  - #141 - Borrower's SSN Change Date
  - #142 - Borrower's DOB Change Date
  - #144-163 - 1st through 20th Disbursement Anticipated Percentages

1–16

Origination Record

The Borrower's Driver's License Number, Borrower's Driver's License State, Permanent Address Change Date, Local Address Change Date, Borrower's SSN Change Date, Borrower's DOB Change Date, and the 1st to 20th Disbursement Anticipated Percentage fields have been replaced with filler on the Full Loan Origination record (LOR) layout. These fields no longer need to be carried on the origination or change records because of the change in storage of information in the COD system. These fields (Permanent Address Change Date, Local Address Change Date, Borrower's SSN Change Date, and Borrower's DOB Change Date) will still be available in EDExpress for school use.

Note: External import add, external change, and external export record layouts are no longer available for printing from within EDExpress. You can find them in the Direct Loan Technical Reference


FSA
DL Process Changes
COD system performs Annual Loan Limit edits by:
◆ Using:
– Student Grade Level
– Additional Unsubsidized Loan for Health Profession Programs flag
– Same academic year or academic year completely within another academic year
◆ No longer using:
– Dependency status
– Overlapping academic years
1–17

Annual Loan Limit Edits

A new loan limit edit is performed on all 1999-2000 and forward incoming loans, using new selection criteria. Any existing loans that meet the following criteria will be pooled with the incoming loan:

- The loan is for the same borrower as the incoming loan.
- The loan is for the same grade level as the incoming loan.
- The loan has the same academic year start and end date as the incoming loan.
- The loan has an academic year that contains the academic year of the incoming loan.
- The loan has an academic year that is contained wholly within the academic year of the incoming loan.

The Additional Unsubsidized eligibility up to Health Profession Programs Amount Flag continues to be used when determining a student's maximum annual loan limit.

The Dependency Status and Additional Unsubsidized Eligibility for Dependent Student Flag are not used when determining a student's maximum annual loan limit.

Note: The Dependency Status and Additional Unsubsidized Eligibility for Dependent Student Flag fields continue to be edited for valid field content.

FSA **DL Process Changes**

New Edits

- New borrower/loan information regarding discharged loans and pending bankruptcy is being reported by Servicing to the COD system
- If a borrower is deceased:
  - the loan record is rejected
  - the actual disbursement record is rejected when the disbursement date is on or after the date of the discharge transaction received by the COD system

1–18

Discharged Loans

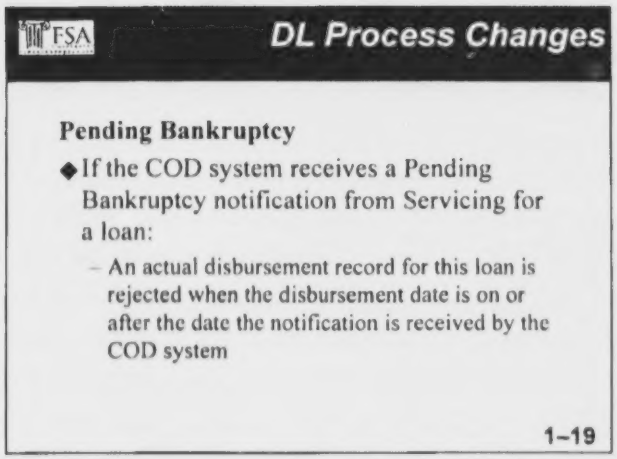
The DLSC sends a transaction to the COD system for all loans that are discharged. Loans may be discharged for the following reasons: bankruptcy, closed school, death, disability, false certification–ability to benefit, false certification–disqualifying status, teacher loan forgiveness, unauthorized signature/unauthorized payment, and unpaid refund. The discharged amount for these loans impacts the loan limit edit.

Deceased Borrower

For loan discharges due to death, the COD system does not include the discharge amount in the borrower's loan limit if the discharged loan is pooled according to the new loan limit edit rules. COD inactivates all MPNs on file for this borrower.

The COD system rejects future disbursements for all of the borrower's loans on file at the time the loan discharge notification is received.

A new disbursement reject code (61–Borrower is Deceased) has been created for this situation. The COD system rejects future origination records for this borrower. A new origination reject code (B3–Invalid origination for this borrower) has been created for this situation. Additionally, the customer service representatives notify the school(s) where the indicated borrower attends that the above actions apply to this borrower.


FSA
DL Process Changes
Pending Bankruptcy
◆If the COD system receives a Pending Bankruptcy notification from Servicing for a loan:
– An actual disbursement record for this loan is rejected when the disbursement date is on or after the date the notification is received by the COD system
1–19

Bankruptcy Notification

The Direct Loan Servicing Center (DLSC) sends a pending bankruptcy transaction to the COD system whenever it is notified that a borrower has filed for bankruptcy. Upon receipt of this bankruptcy notification, the COD system inactivates all Master Promissory Notes (MPNs) for the borrower and rejects further disbursement transactions for all loans on file for the borrower at the time the pending bankruptcy notification is received. That is, the COD system rejects a disbursement transaction for the loans on file for this borrower if the disbursement activity date is after the date that COD was notified of the borrower's pending bankruptcy status.

This borrower is eligible to receive future loans, provided that any loan origination records and MPNs are received at COD after the receipt of the pending bankruptcy notification.

FSA **DL Process Changes**

Unauthorized Signature

- If the COD system receives a loan discharge transaction from Servicing due to Unauthorized Signature/Unauthorized Payment:
  - The actual disbursement record is rejected when the disbursement date is on or after the date of the discharge transaction received by the COD system

1–20

Unauthorized Signature/Unauthorized Payment

For loan discharges due to unauthorized signature/unauthorized payment, the COD system does not include the discharge amount in the borrower's loan limit if the loan discharged is pooled according to the new loan limit edits.

The COD system inactivates the MPN that is linked to the loan being discharged. The COD system rejects future disbursements for the loan being discharged but accepts future disbursements for other loans for this borrower.

A new disbursement error code (62–Loan is Affected by Discharge) has been created for this situation. The COD system accepts future origination records for this borrower. Additionally, the customer service representatives notify the school where the loan was originated that the above actions apply.

DL Process Changes

Entrance/Exit Counseling

- Borrowers' Entrance Counseling results from the LO On-Line Application available in an electronic file or can be downloaded
- Borrowers' Exit Counseling results from Servicing Web Site available in an electronic file or can be downloaded

1–21

Entrance/Exit Counseling Notification

Borrowers' test results will be sent to the schools over the Student Aid Internet Gateway (SAIG) in addition to being available for download from the Web. Also, schools will be able to choose the format and the frequency of the files they want to receive. The options for frequency are daily, weekly, or monthly. The options for file format are ASCII-delimited, fixed length or preformatted report.

Format	Message Class	
	Entrance Counseling (from LOC)	Exit Counseling (from DLSC)
ASCII – delimited	DECC03OP	DLCM03OP
Fixed length	DECF03OP	DLFF03OP
Pre-formatted	DECP03OP	DLFM03OP

See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the Entrance Counseling Results fixed length record layout. See Appendix A in the *Direct Loan Technical Reference* for a sample layout of the preformatted Entrance Counseling Results report.

Note: *The COD system transmits only those Entrance Counseling test results that have not been delivered previously.*

Notes:

1. *The Entrance Loan Counseling Report continues to be available from lo-online.ed.gov*
2. *The Exit Loan Counseling Report continues to be available from* www.dlservicer.ed.gov

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FSA

DL Process Changes

- Added the capability to track the software provider's name and the software version number used by a school to
  - Enhance customer service
  - Assist in trouble-shooting
  - Assist in identifying software interface issues

1–22

Software Provider Identifier

The COD system has added the capability to track the software provider's name and the provider's software version number used by schools to enhance its trouble-shooting capabilities. This is intended to improve the communication between Customer Service Representatives at COD and schools in identifying software problems.

FSA

DL Process Changes

School Account Statement

- Merged the Direct Loan School Account Statement (DLSAS) and the 732 Reports into a single School Account Statement - Direct Loan (SAS)
- New Record layout
- New Message Class

1–23

School Account Statement (SAS)

A new reconciliation report, the School Account Statement (SAS), is delivered to schools and to the Department of Education. This report replaces the current Direct Loan School Account Statement (DLSAS) and 732 reports for 2002-2003.

You have several options regarding frequency, format, and data elements for the SAS report, such as:

- When to receive the report (the default is end-of-the-month, but schools may change the default to the 15th of the month)
- The format of the report (fixed-length or delimited)
- Whether to include optional cash detail section
- Whether to include optional loan detail section
- Whether to change the default setting for what to receive

The SAS will be a single file sent as different message classes depending on the file format of the report. The **DSDF** import file contains disbursement detail data and the **DSLF** contains loan detail data in a fixed length format - suitable for importing into DL Tools version 2.0. If you prefer to receive delimited files, message classes are **DSDD** for disbursement detail data and **DLLD** for loan detail data

The SAS report will always provide the following summary data:

- Year-to-date Cash Summary
- Year-to-date Disbursement Summary by Loan Type (will not import into DL Tools)
- Monthly Cash Summary
- Monthly Disbursement Summary by Loan Type (will not import into DL Tools)

FSA

DL Process Changes

DL Tools version 2.0 - New Features

- Disbursement Detail Comparison report
- SAS Cash Detail report
- SAS Loan and Disbursement Detail report

1–24

DL Tools version 2.0

Use the SAS report and the functionality provided in DL Tools version 2.0 to compare data stored in the COD system with your school's database. The compare program has been updated to allow you to compare school disbursement records at the individual disbursement level or at the loan level.

Disbursement Detail Comparison

This report provides you with a comparison of Disbursement Detail records from the SAS file received from COD with Disbursement Detail records imported from an external system or disbursement detail data in EDExpress.

This report also allows you to filter on Booked Status. Records are grouped on the report by Match Status (Matched and Unmatched) and Booked Status (Booked and Unbooked).

You may also sort the records within each group by Loan ID or Last Name.

This report contains Loan ID, Student's Name, Disb. #/Seq. #, and School/ COD Net Amount.

SAS Cash Detail report

This report contains Transaction Type, Transaction Date, Transaction Amount, COD Process Date, and GAPS Control/Check Number.

SAS Loan and Disbursement Detail report

This report contains Student's Name, Loan ID, Record Type, Gross Amount, Fee Amount, Interest Rebate Amount, and Net Amount.

Lesson 1 Activity #2

TRUE or FALSE:

_____ Schools may send actual disbursement records with a disbursement activity date that is up to fifteen calendar days in the future.

_____ The Dependency Status and Additional Unsubsidized Eligibility for Dependent Student Flag are not used by the COD system when determining a student's maximum annual loan limit.

_____ The COD system has added the capability to track the software provider's name and the provider's software version number used by schools.

_____ Notification of entrance counseling results will only be sent to a school once a month.

_____ The Pending Disbursement List replaces the Actual Disbursement roster.

Session 1—What's New in the Direct Loan Process

Lesson 2: EDExpress DL Changes

Lesson 2 Objectives

Identify changes to the DL module of EDExpress including:

- Import of DL setups from the previous year
- Identification of new location and use of fields
- Change History grid
- Changes to prior reports
- New reports

1–25

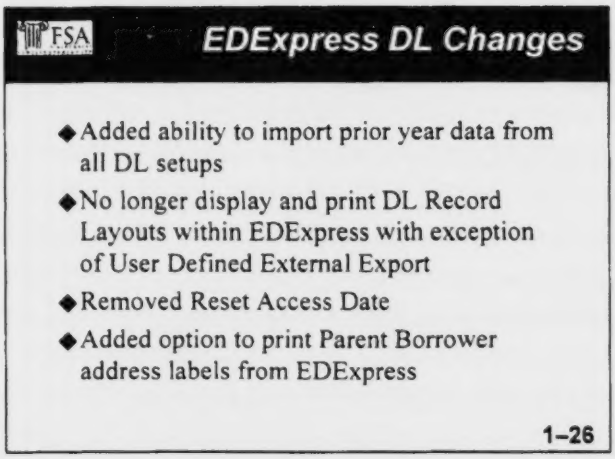
Key Terms

Actual Disbursement List

The Actual Disbursement list provides information about actual disbursements, including borrower's name, student's name, loan ID, disbursement batch ID, current SSN, disbursement number, disbursement type, disbursement date, disbursement status, disbursement amount, booked status, and the net adjustment amount (where actual disbursement adjustments are included). The list also includes summary totals that provide the total dollar amount of net booked, net unbooked, and net disbursements for each loan type.

Anticipated Disbursement List

The Anticipated Disbursement List provides information about anticipated disbursements with corresponding actual disbursements (anticipated disbursements for which actual disbursements have taken place), pending actual disbursements (anticipated disbursements with no actual disbursements) or both anticipated disbursements with corresponding actual disbursements and pending actual disbursements for the loan records in the EDExpress Direct Loan database.


FSA
EDExpress DL Changes
◆Added ability to import prior year data from all DL setups
◆No longer display and print DL Record Layouts within EDExpress with exception of User Defined External Export
◆Removed Reset Access Date
◆Added option to print Parent Borrower address labels from EDExpress
1–26

General Changes

The following prior year setups can be brought forward from last year's version of EDExpress:

- School
- System
- Disbursement Profiles
- Pnote Printer
- Tolerances

If you use prior year setups that include specific date ranges, such as Disbursement Profiles, you must change the dates to activate the Disbursement Profile. Until a disbursement profile is activated, you cannot choose that profile when creating a loan.

The Direct Loan Disbursement Setup automatically adds the assumed school code from Direct Loan System Setup to individual disbursement profiles.

External import add, external change, and external export record layouts are no longer available for printing from within EDExpress. You can find them in the Direct Loan Technical Reference. User-Defined External Export layouts are still available in EDExpress, as well as in the Direct Loan Technical Reference.

The Reset Access Date option has been removed from the DL System setup.

Note: A warning message alerts users that the system date is earlier than the last date that the software was accessed.

Parent Borrower Address Labels

You can use EDExpress to print single or multiple address labels for PLUS loans. This report can only be printed globally from outside a student record. As in the other report options, you have the choice of specifying selection criteria, the destination of your output, and other options. The parent borrower's name (first, middle initial, last) street address, city, state, and zip code are printed on the label.

Label Format	Measurement
One-across labels	2 5/8" x 1" (Avery 2160 or equivalent)
Two-across labels	4" x 1" (Avery 5261 or equivalent)
Three-across labels	2 5/8" x 1" (Avery 5260 or equivalent)

When you select Parent Borrower Mailing Labels as the Report Type in the Print dialog box, a second dialog box appears that shows a sample of the label sheet you've chosen. Each label on the sample contains a checkbox. You can select and deselect the labels you want to print by clicking the checkboxes. This allows you to use partial label sheets and prevent wasting labels.

EDExpress DL Changes

- Updated Direct Loan School Code in EDExpress to display only
- Updated ISIR import into DL module to include the updating of the Default/Overpayment field on Loan Record
- Save and originate in one step
- Parent data not required to exit PLUS dialog box
- User letters may be assigned to DL module

1–27

General Changes (continued)

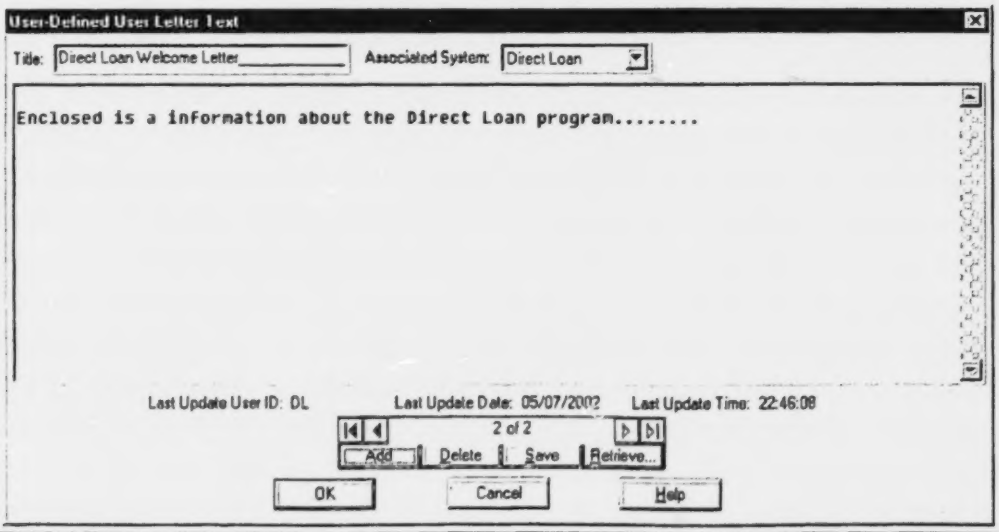
The Direct Loan School Code field on the Loan tab has been changed to a display-only field.

The ISIR import into the DL module updates the Default/Overpayment field on the loan record based on the NSLDS match flag.

The Process/Originate function is available when data is complete. This allows the user to complete the save and originate functions in one step.

You may now exit the PLUS entry dialog box without entering data or after entering only partial data. Partial data may be saved, so you won't have to re-enter information when you come back to complete the record.

You can create an unlimited number of user-defined letters. You can also assign a letter to a particular module or make it available for printing in all modules. Module assignments can be changed at any time in Setup, and the printing process does not restrict a letter to a specific module after it has been printed.



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FSA

EDExpress DL Changes

- Location and use of fields
  - Demo tab fields
  - Booking Status moved to Loan tab
  - Entrance Interview flag now date field
  - Loan ID display reformatted
  - Loan Entrance Interview date added to Disburse tab
  - Credit status added to Disburse tab for PLUS records

1–28

Demo Tab Fields

The following fields are no longer exported as part of the loan record but are still available on the Demo Tab for school use:

- Permanent Address Change Date
- Local Address Change Date
- Borrower's SSN Change Date
- Borrower's Date of Birth Change Date

Other Field Changes

Since Booking Notifications are received for the first disbursement only, the Booked Status field has been moved to the Loan tab.

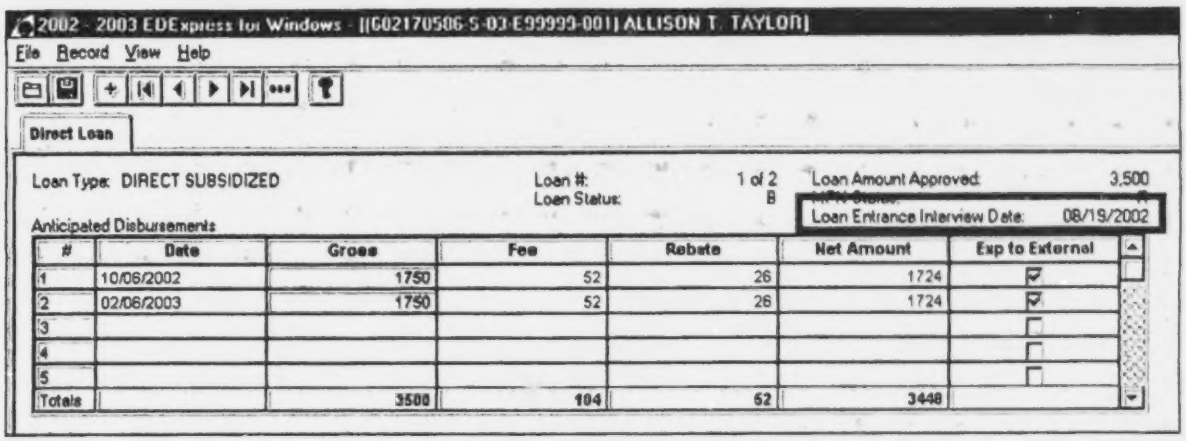
The Entrance Interview Flag field has increased from a one-character to an eight-character date field. This change allows you to import the new Entrance Interview file to capture the date a borrower completes entrance counseling on the Web.

The Entrance Interview Date continues to be updated on the Demo tab and exported from the Demo table; however, it also displays on the Disbursement tab.

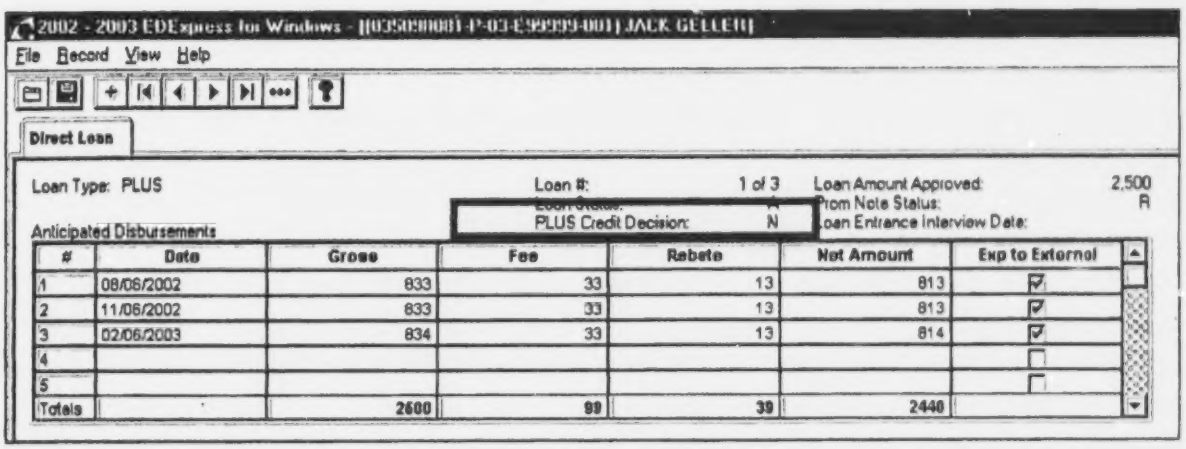
The Loan ID in the title bar has been reformatted to separate the components for easier viewability. [(602170586-S-03-E99999-001) ALLISON T. TAYLOR]

Other Field Changes (continued)

The Loan Entrance Interview date has been added to the Disburse tab.


2002 - 2003 EDExpress for Windows - [[G02170506-S-03-E99999-001] ALLISON T. TAYLOR]
File Record View Help
Direct Loan
Loan Type: DIRECT SUBSIDIZED
Loan #: 1 of 2
Loan Status: B
Loan Amount Approved: 3,500
Loan Entrance Interview Date: 08/19/2002
Anticipated Disbursements
Date Gross Fee Rebate Net Amount Exp to External
1 10/06/2002 1750 52 26 1724
2 02/06/2003 1750 52 26 1724
3
4
5
Totals 3500 104 52 3448

The Credit Status field has been added to the Disburse tab.


2002 - 2003 EDExpress for Windows - [[03509800B1-P-03-E99999-001] JACK GELLER]
File Record View Help
Direct Loan
Loan Type: PLUS
Loan #: 1 of 3
PLUS Credit Decision: N
Loan Amount Approved: 2,500
Loan Entrance Interview Date:
Anticipated Disbursements
Date Gross Fee Rebate Net Amount Exp to External
1 08/06/2002 833 33 13 813
2 11/06/2002 833 33 13 813
3 02/06/2003 834 33 13 814
4
5
Totals 2500 99 39 2440

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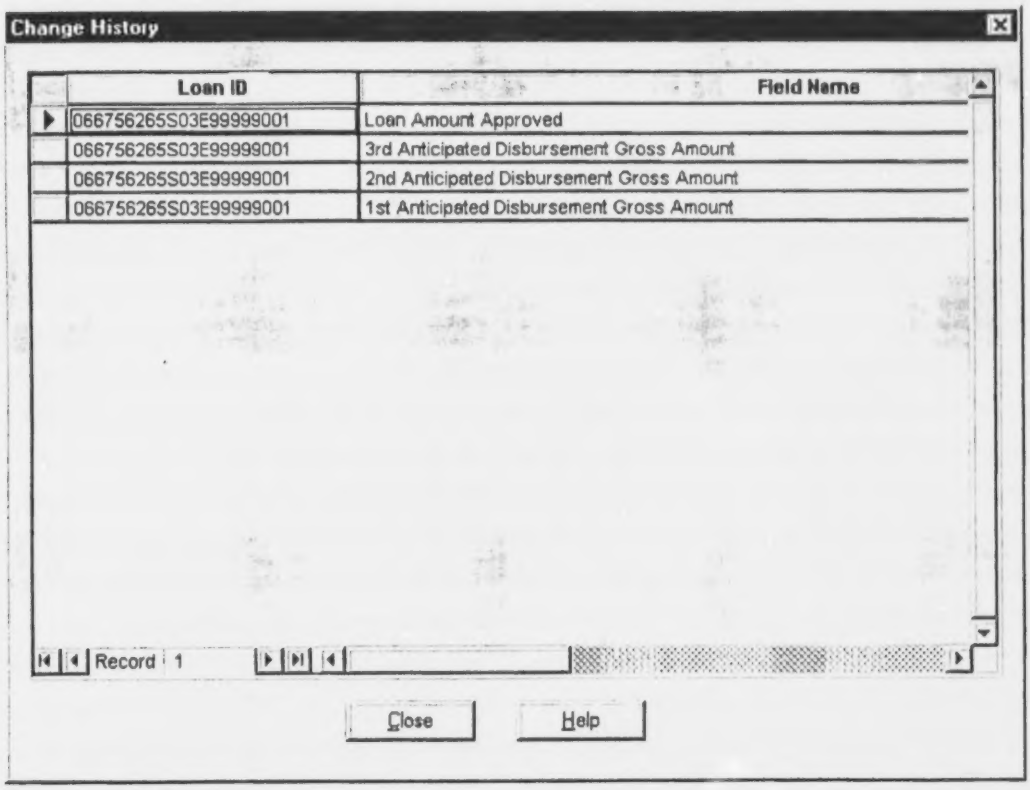
EDExpress DL Changes

- Added functionality in EDExpress to track when an update to a field has been accepted
- Updated fields are highlighted in blue until the change record is accepted
- Schools have access to a grid which displays:
  - A history of changes
  - Status of each change
  - Reject codes

1–29

Change Process

Functionality has been added to track and display updates made to fields on the Loan Record. You can determine if the updates are accepted or rejected by the COD system. The change information is accessed from the Change History button [Change History] on the Loan tab.



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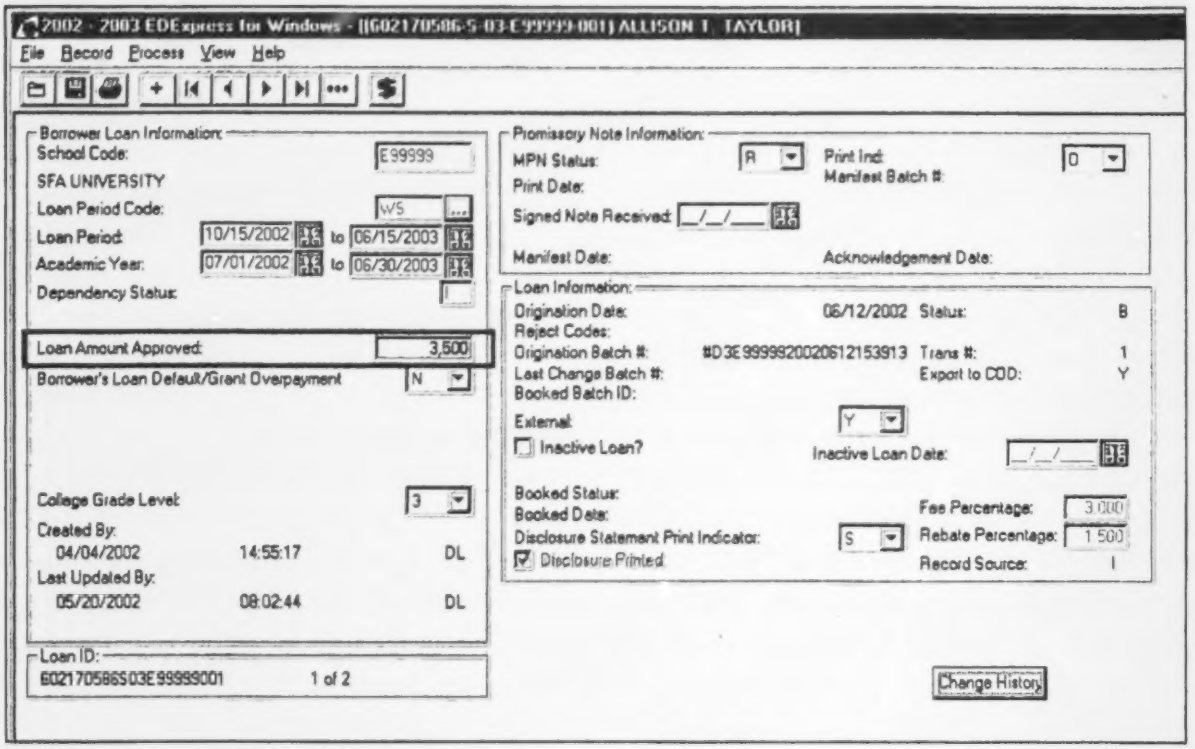
Instructor Demonstration

View Change History

In the following demonstration, we show how the new change tracking functionality works.

Step	Action
1	Select **File/Open** from the menu bar.
2	Type the student's SSN in the field or click the **ellipsis (...)** button for a grid of all student records in the database. Highlight the student's record you would like to open. In this example, type **602-17-0586 (Allison T. Taylor)**. Click **OK**.
3	Click the **Loans** tab. The **Subsidized** loan record displays first.
4	Tab to the **Loan Amount Approved** field.
5	Type **3500** in the field.
6	Select **File/Save** from the menu.
7	Refer to the Loan Amount Approved field background color (blue).
8	Click the **Change History** button Change History to view the tracked changes.
9	Scroll to the right to review all the tracked fields including the Reject Codes column.
10	Click **Close**.



Tip: Loan Origination Change and Anticipated Disbursement fields that you change are color-coded blue, until you import the acknowledgement with an accepted status for the field from the COD System.

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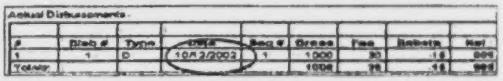
EDExpress DL Changes

Future dated disbursements

- Schools can create actual disbursements in EDExpress with an action date up to seven calendar days in the future



Entered transaction date of Oct. 12th on Oct. 6th. No error displays even though Oct. 12th is 6 days in the future.

1–30

Future Dated Disbursements

Actual Disbursements can be dated seven calendar days in the future.

Note: From the Disbursement tab, you can delete an actual disbursement record prior to the save process if necessary. This enhancement saves several steps if you have made an error in creating or updating a disbursement and have not saved it yet.

Actual Disbursements

#	Disb #	Type	Date	Seq #	Gross	Fee	Rebate	Net
1	1	D	10/12/2002	1	1000	30	15	985
Totals:					**1000**	**30**	**15**	**985**

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EDExpress DL Changes

Enhanced Reports

- Actual Disbursement List is modified to display the Net Disbursement Totals by Student
- Loan record printout resembles Loan tab display

1–31

Report Date: 08/01/2002 U.S. DEPARTMENT OF EDUCATION PAGE: 1
Report Time: 00:37:04 2002-2003 Federal Direct Loan Program
List - Actual Disbursements
(ALL RECORDS) Sort: SSN
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

Student's Name / PLUS Borrower's Name / Loan ID / Disbursement Batch ID	Current SSN / Disb#/Type / Disb Date	Amount Net/Net Adj	Disb Status	Booked Status
GELLER, MONICA M.	035-09-0081			
035090081S03E99999001	1 D 08/03/2002	$ 862	R	Unbooked
Net Disbursement Total for Loan:		$ 862		
Net Disbursement Total for Student:		$ 862		
BORTON, WENDELL J.	126-82-5096			
126815096S03E99999001	1 D 08/08/2002	$ 862	R	Unbooked
Net Disbursement Total for Loan:		$ 862		
Net Disbursement Total for Student:		$ 862		

Total Net Booked PLUS	$ 0
Total Net Booked Subsidized	$ 0
Total Net Booked Unsubsidized	$ 0
Total Net Unbooked PLUS	$ 0
Total Net Unbooked Subsidized	$ 1,724
Total Net Unbooked Unsubsidized	$ 0
Total Net Disbursements PLUS	$ 0
Total Net Disbursements Subsidized	$ 1,724
Total Net Disbursements Unsubsidized	$ 0

The Origination Record printout is formatted to resemble the field display on the loan tab. A sample is provided below.

```
Report Date: 05/20/2002      U.S. DEPARTMENT OF EDUCATION                    PAGE:
1
Report Time: 10:17:29    2002-2003 Federal Direct Loan Program
                                Origination Record
                                   (ALL RECORDS)
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
*****
STUDENT INFORMATION                                  PROMISSORY NOTE INFORMATION
Social Security Number              035-09-0081      Prom Note Status          R
Print Ind  O
Name                             MONICA M. GELLER    Print Date
Permanent                      1676 N GLENWOOD DR    Manifest Batch ID
Address                  SUMMERVILLE, SC   29483    Signed Note Received
Phone Number                        (843)894-7147    Manifest Date
                                                     Acknowledgement Date
E-mail Address:  MONICA.GELLER@edeuniversity.edu

Local                                                LOAN INFORMATION
Address                                              Loan ID
035090081P03E99999001
Phone Number                                         Origination Date
05/18/2002
Date of Birth                          04/24/1981    Status
A
Citizenship Status                                1  Reject Codes
Alien Registration Number                            Orig Batch
PF3E99999200203311221 59
Dr Lic State/#                      SC  H035090081   Trans#
1
Entrance Interview Date                              Last Chng Batch #
```

EDExpress DL Changes

Enhanced Reports

- Anticipated Disbursements with Corresponding Actuals and Pending Actual Disbursements can both be printed on one Anticipated Disbursement List
- The Gross, Fee, Rebate and Net Amounts are all printed on the Anticipated Disbursement List

1–32

Report Date: 08/01/2002 U.S. DEPARTMENT OF EDUCATION PAGE: 1
Report Time: 00:41:13 2002-2003 Federal Direct Loan Program
Anticipated Disbursements List
(ALL RECORDS) Sort: Last Name
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

Anticipated Disbursement with corresponding Actual Disbursements

Student's Name / PLUS Borrower's Name / Loan ID / Origination Batch ID	Loan Type/ Disb Num	Anticipated Date / Gross/Fee / Net/Rebate	Actual Date / Gross/Fee / Net/Rebate	Adjusted Disb Date
BORTON, WENDELL J.	S			
126815096S03E99999001	1	08/06/2002	08/08/2002	
#D3E9999920020518142259		$875/ $26	$875/ $26	
		$862/ $13	$862/ $13	
GELLER, MONICA M.	S			
035090081S03E99999001	1	08/06/2002	08/03/2002	
#D3E9999920020518142259		$875/ $26	$875/ $26	
		$862/ $13	$862/ $13	

EDExpress DL Changes

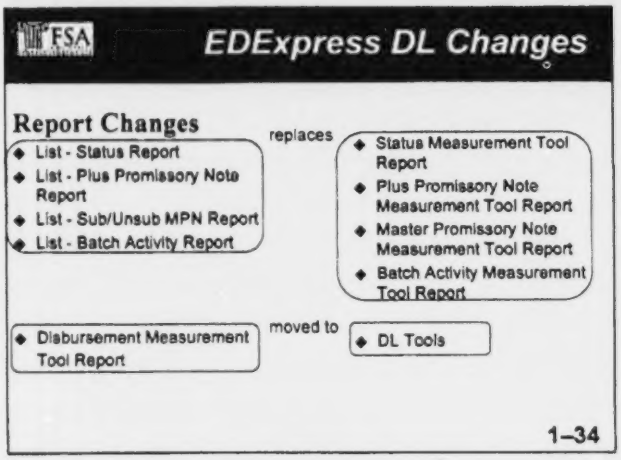
New Reports

- Loan Eligibility List report is added to assist schools in identifying borrowers who have exceeded annual loan limits

1–33

Report Date: 08/01/2002 U.S. DEPARTMENT OF EDUCATION PAGE: 1
Report Time: 00:43:44 2002-2003 Federal Direct Loan Program
Loan Eligibility List
(ALL RECORDS) Sort: SSN
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

Student's Name / Loan ID / Loan Amt App	Loan Stat / Gross / Disb Amt	Current SSN / LP Start / LP End	Acad Yr Start / Acad Yr End	Grd Lvl / Dep Stat	Addl Unsub / Depend/Health
WELBY, MARCUS D.		007-00-1970			
307001970S03E99999001	B	08/15/2002	07/01/2002	3	
$ 3,500	$ 0	06/15/2003	06/30/2003	D	
307001970U03E99999001	B	08/15/2002	07/01/2002	3	
$ 1,000	$ 0	06/15/2003	06/30/2003	D	
Total Loan Amount Approved:		$ 4,500			
Total Actual Disbursement Amount:		$ 0			
GELLER, MONICA M.		035-09-0081			
035090081S03E99999001	B	08/15/2002	07/01/2002	0	
$ 2,625	$ 875	06/15/2003	06/30/2003	D	
035090081U03E99999001	N	08/15/2002	07/01/2002	0	
$ 0	$ 0	06/15/2003	06/30/2003	D	
Total Loan Amount Approved:		$ 2,625			
Total Actual Disbursement Amount:		$ 875			
WOO, LING L.		105-71-6346			
105716346S03E99999001	B	08/15/2002	07/01/2002	5	
$ 5,100	$ 0	06/15/2003	06/30/2003	I	
105716346U03E99999001	B	08/15/2002	07/01/2002	4	
$ 2,000	$ 0	06/15/2003	06/30/2003	I	



Report Changes

As a result of the increased functionality in DL Tools, many of the Measurement Tools reports were replaced with Direct Loans Lists. However, these new lists still use the Tolerance setup.

The Measurement Tools Reports and Direct Loan Lists with tolerance setups assist you in evaluating your school's own Direct Loan Program procedures and policies.

As in previous years, you can use these reports to assist with monitoring current operations, procedures, and program status. Your school decides which reports to use, when to run them, and what action to take as a result. You can use them to review progress as part of continuous improvement.

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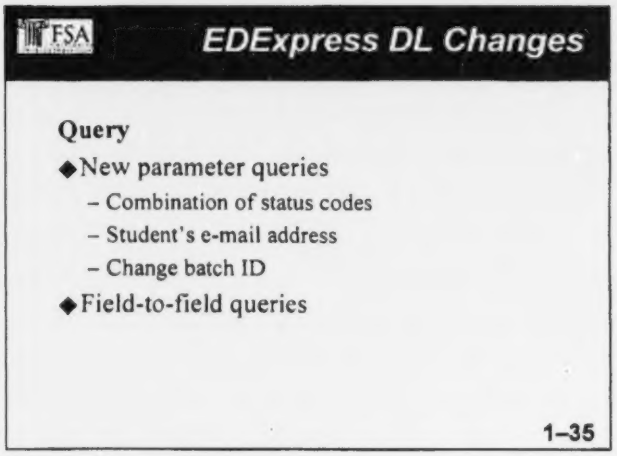


Query

Three new predefined queries have been added to EDExpress:

- A new parameter query has been added that allows schools to combine statuses: LO Status, MPN Status, Disbursement Number and Disbursement Status.
- Schools may now query on the Student Email Address field
- Origination change batch ID has been added as a new parameter query.

Field-to-field Queries

You can now build a query that compares numeric fields within one record. For example, you want to send a notification to PLUS borrowers that were approved for an amount less than they requested, you can create a query comparing the Loan Amount Approved to the Loan Amount Requested fields.

(LOAN AMOUNT REQUESTED > tbl_D_Loan.AMTAPP)

Where to Get Help

- FSAdownload.ed.gov
- COD Technical Reference
- 2002-2003 Direct Loan Technical Reference
  - Custom Systems
    - Section 1,2, and 3
    - Section 4 - Implementation Guide
  - Combination Systems
    - Section 5, 6, and 7
    - Section 4 - Implementation Guide

1–36

Resources for this document include the Implementation guides provided in both the COD Technical Reference *and the* Direct Loan Technical Reference.

Lesson 2 Activity

Match the new attribute or data item to the corresponding report/list provided in the Direct Loan module of EDExpress.

____ *Actual Disbursement List*	*A. Gross, fee, interest, rebate and net amounts*
____ *Anticipated Disbursement List*	*B. Loan tab data layout*
____ *Loan Eligibility List*	*C. Parent's address*
____ *Origination Record*	*D. Borrowers who have exceeded annual loan limits*
____ *Mailing labels*	*E. Net Disbursement Totals per student*

Session 2: Reconciliation and DL Tools

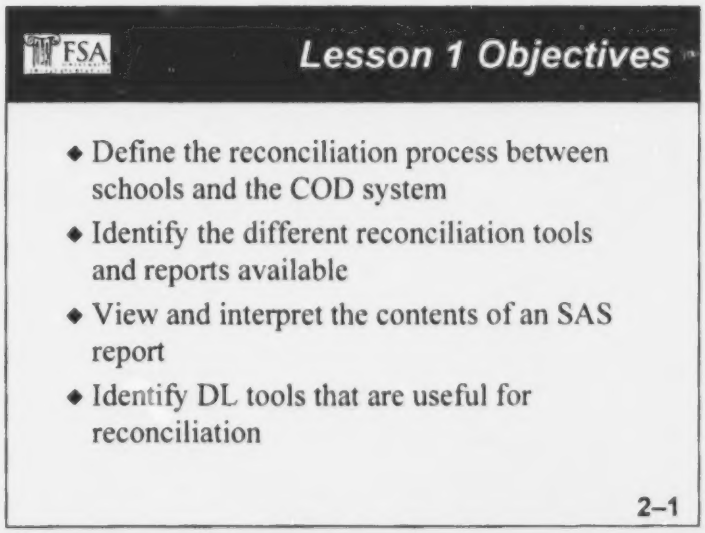
Lesson 1—Ongoing Reconciliation Process at the School

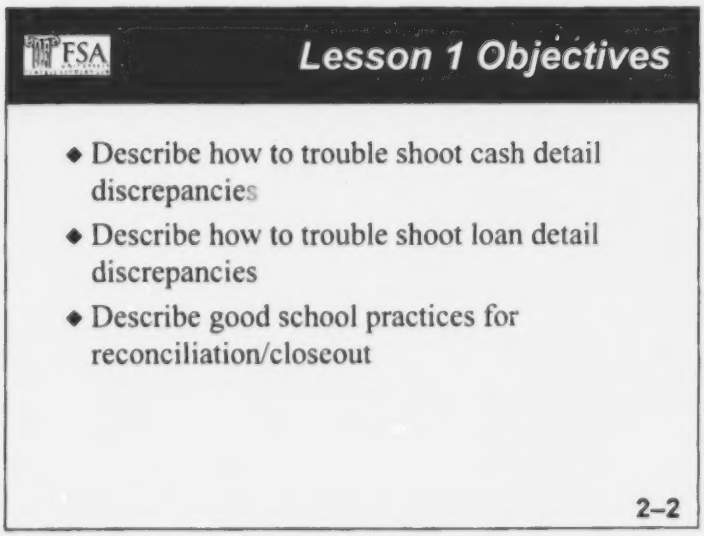
Lesson 2—Cash Management/Compare Program

Lesson 3—Rebuild Process

Session 2—Reconciliation and DL Tools

Lesson 1: On-going Reconciliation Process at the School


FSA
Lesson 1 Objectives
◆ Define the reconciliation process between schools and the COD system
◆ Identify the different reconciliation tools and reports available
◆ View and interpret the contents of an SAS report
◆ Identify DL tools that are useful for reconciliation
2–1


FSA
Lesson 1 Objectives
◆ Describe how to trouble shoot cash detail discrepancies
◆ Describe how to trouble shoot loan detail discrepancies
◆ Describe good school practices for reconciliation/closeout
2–2

Key Terms

ASCII

American Standard Code for Information Interchange, or ASCII, is the code that most computers use to represent text, so data can be transferred from one computer to another. Text editors and word processors can store data in ASCII format.

Direct Loan Tools for Windows

Direct Loan Tools is a Windows-based software product that can be used by all Direct Loan schools. The U.S. Department of Education provides this free software application.

Comma-delimited

A format in which data elements within a record are separated by commas

Excess Cash

Any amount of Title IV program funds (other than FFEL Program or Federal Perkins Loan Program funds) that a school does not disburse according to regulations.

Reconciliation

Reconciliation is the monthly activity of resolving fund discrepancies between the LOC and/or COD and the school. Direct Loan reconciliation has two separate but related parts that occur together: cash management reconciliation and loan record reconciliation.

FSA

Reconciliation

- School must resolve all discrepancies
- A three-way comparison
  - Business office system
  - Direct Loan System
  - COD and LOC

2–3

Reconciliation

The Department of Education defines reconciliation as 'the process by which the Direct Loan cash balance reported by the Loan Origination Center (LOC) and/or the Common Origination and Disbursement system (COD) is reviewed and compared with the school's internal records on a monthly basis by the school. Schools must resolve all discrepancies. In other words, reconciliation is the process by which a school matches it's Direct Loan records with those on file at the LOC and/or the COD system. It is critical that schools develop and maintain reliable procedures for reconciling their Direct Loan accounts.

Note: For years 2001-02 and prior, data is on file at the LOC. For 2002-03 and forward, data resides in the COD system.

Reconciliation: A Three-Way Comparison

In reconciling Direct Loan records, there are three sources of information to be compared:

- the school's business office system,
- the school's Direct Loan System, and
- the LOC and/or the COD system.

The COD system provides a monthly School Account Statement (SAS), which is described in the next section, that is a key component in reconciliation. However, it is also important for the school to develop internal procedures to ensure that its business office records and Direct Loan System records are current and accurate. In addition, schools should realize that prompt reporting to the COD system simplifies the reconciliation process, because the SAS reports generated by the COD system will be more likely to match the school's own records.

FSA

Reconciliation

- Overall process-SAS
- Data to compare-school/COD system
- Options for Schools

2–4

Reconciliation

Schools must reconcile the Direct Loan records on file at the LOC and/or COD with the school's internal Direct Loan records. This process is Reconciliation and must be performed on a monthly basis.

Note: Starting in 2002–2003, the 732 report and the DLSAS report are merged into a single report. This report is called the School Account Statement (SAS).

There are a number of tools available to assist schools with the reconciliation process. The COD system generates various reports such as the 30-day Warning report and you can generate reports in EDExpress such as the List Status Report. The remainder of this session will focus on the SAS, and a software package called DL Tools.

School Account Statement (SAS) (DSDF03OP or DSLF03OP)

On a monthly basis, the COD system sends a Direct Loan School Account Statement to each participating school in the Direct Loan program. This electronic file must be imported into DL Tools for Windows version 2.0 for formatted printing and ease of use. The SAS contains the following files:

- Year-To-Date Cash Summary
- Year-To-Date Disbursement Summary by Loan Type
- Monthly Cash Summary
- Monthly Disbursement Summary by Loan Type
- The Cash Detail section is optional. The default setting is for schools to receive Monthly Cash Detail. Schools may change this default to receive monthly Cash Detail, year-to-date Cash Detail, or no Cash Detail.
- The Loan Detail section is optional. The default setting is to receive monthly Disbursement Level Detail (without loan summary). Schools can change the default setting to receive No Loan Detail, year-to-date Disbursement Level Detail (with loan summary), year-to-date Loan Level Detail, or both year-to-date Disbursement and Loan Level Detail.

Each school is responsible for reviewing the monthly statement to ensure the accuracy of the data. This data must also be reconciled to the school's internal student account records and bank records.

Note: The DSDF import file contains disbursement detail data and the DSLF contains loan detail data.

School Report Options

Users of DL Tools should request the COD system to send the SAS files in a fixed length file without a header record. Schools may use the COD Web Application to change SAS Report options. These changes may also be made through a Common Origination and Disbursement System Customer Service Representative. Schools may choose when they receive the SAS report. The default setting is to receive the report at the end of the month. Schools may change this default to receive the SAS report on the 15th of the month.

Schools may also choose the format of the SAS report. The default setting is to receive the fixed length file (with no header record). Schools may change this default setting to receive a true ASCII-delimited file. If the school chooses to receive a true ASCII-delimited file, the default setting is to receive a comma-delimited file without headers. Schools may change this default to a pipe-delimited file with headers, a pipe-delimited file without headers or a comma-delimited file with headers.

Note: Delimiters are any valid keyboard characters, inserted between fields in an ASCII file.

Cash Management

A school must maintain accurate accounting processes for recording the receipt of Direct Loan funds from the Department of Education and recording the disbursement of funds to borrowers. Schools receive Direct Loan funds based on one of the following funding methods.

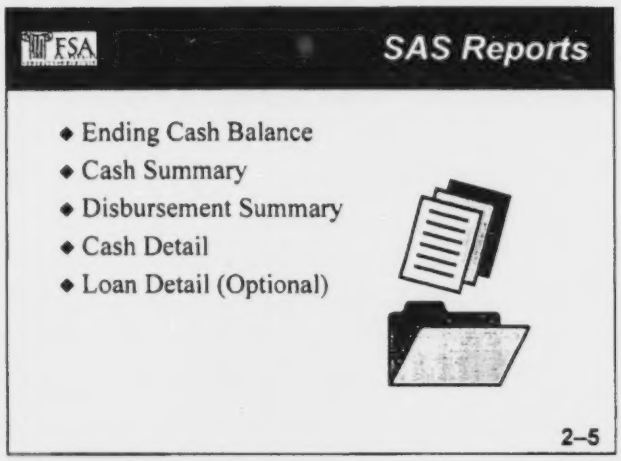
Schools using the **Advance Payment** funding method receive an initial current funding level before submitting disbursements. Accepted disbursements may increase or decrease the current funding level.

Schools using the **Pushed Cash** funding method have cash payments pushed to the school's bank account based on accepted disbursement records.

Schools using the **Cash Monitoring 1 (CM1)** payment method can opt to either have all funds pushed or the school may initiate all drawdown requests. A school will use CM1 if they have been assigned this method by the Case Management and Oversight division.

With **Cash Monitoring 2 (CM 2)** and **Reimbursement** funding methods, Case Management initiates all drawdown requests.

Schools must reconcile their own Direct Loan accounts, including their cash balances, to make sure they account for all drawdowns, disbursements, and returns of cash. This means maintaining accounting records of all loan activities and, at least monthly, verifying that all drawdowns have resulted in either a disbursement or a return of excess cash. In addition, good cash management is indicated by the timely reporting of disbursements, adjustments, and cancellations to the LOC and/or COD. According to regulations, timely reporting means reporting within 30 days of the date of the disbursement.



SAS Reports

Ending Cash Balance

The ending cash balance on the SAS represents the Department of Education's official cash balance for the school. It is the responsibility of the school to verify that balance with the school's internal records and to correct any discrepancies. At the conclusion of a school's processing for an academic year, the ending cash balance for a school should be zero. School cash receipts (or drawdowns) should equal disbursements and returned excess cash.

A separate SAS is sent monthly for each academic year that the school participates in the Direct Loan Program, until that academic year is closed out as directed by the Department. Since it is possible that up to three academic years may be open at one time, a school may receive up to three statements for each month.

We will discuss the SAS in more detail in the next lesson.

Cash Summary

The Cash Summary for each month begins with the ending cash balance from the previous month. At the beginning of each academic year, the beginning cash balance is zero.

The Cash Summary provides the total of all cash receipts received by the school during the month as reported to the COD system by the Department of Education's Grants Administration and Payment System (GAPS). It also provides the total amount of excess cash returned by the school and received by the COD system during the month. Cash receipts are included in the statement for the month the school received the drawdown. Return of excess cash transactions are also included on the statement for the month in which the excess cash was received by the COD system. The Total Net Cash Receipts reports the difference between reported cash receipts (drawdowns) and reported returns of excess cash.

The Cash Summary also provides totals for all actual disbursements and adjustments acknowledged by the COD system during the month for booked loans only. Disbursement transactions are included on the statement for the month in which the transaction was

acknowledged by the COD system, regardless of the date of the transaction. For example, a disbursement dated September 30 that is received and acknowledged by the COD system on October 2 is included in the October SAS.

The Total Booked Loan Detail reports the sum of Net Booked Disbursements and Net Booked Adjustments. The ending cash balance indicates the cash balance at the end of each month for all cash transactions and disbursement transactions for booked loans.

The Cash Summary also summarizes all accepted net disbursements and net adjustments reported by the school to the COD system for loans that have not booked by the end of the month.

Disbursement Summary by Loan Type

The Disbursement Summary by Loan Type contains disbursement totals for subsidized, unsubsidized, and PLUS loans, as well as a combined total for all loan types.

Cash Detail

The Cash Detail part of the SAS lists individual cash receipts and returns of excess cash by date. Information in the cash detail section should be compared with the school's internal records and bank statements. The COD system obtains this information directly from GAPS for drawdowns and the COD system's own records for excess cash returned.

Cash Detail records are sorted in ascending transaction date order. Cash receipts, if available, contain a GAPS control (#) number. Returns of excess cash, if available, contain a check (#) number or a GAPS control (#) number.

Loan Detail (Optional)

Schools have the option of receiving only the Cash summary and Cash Detail portions of the SAS (i.e., without loan detail records). If you decide not to receive the loan detail on a regular basis, you can request the loan detail for any previous monthly statement by calling your COD customer service representative. You can also request unbooked loan detail records only.

The SAS file includes the following information for schools who choose to receive loan detail:

- Booked disbursement transactions acknowledged during the month, sorted by Loan ID.
- Accepted but unbooked disbursement transactions for the academic year as of the end of the monthly statement.
- Disbursement Booked Date in the COD system.

Note: Adjusted Disbursement Date transactions ("Q" transactions) are NOT reported on the SAS.

DL Tools for Windows

DL Tools for Windows is a stand-alone software product provided at no charge from the U.S. Department of Education. DL Tools is one of the components of EDE Suite. The application fully integrates with and has the same look and feel as EDExpress. It is designed to be useful for all Direct Loan schools, whether or not the school uses EDExpress.

The software application is available for download at: **http://fsadownload.ed.gov/**

DL Tools Functionalities

DL Tools has three main functionalities.

- Compare the SAS report to actual disbursements recorded in EDExpress or imported external files; and/or compare SAS report cash information to the DL Tools Cash Database.
- Track cash receipts (drawdowns) and returns of excess cash for Direct Loans as reported in GAPS using DL Tools Cash Management functionality.
- Rebuild loan and disbursement data in EDExpress in an automated fashion. (Schools not using EDExpress can download the rebuild file if they install the EDExpress software. They could then use EDExpress' external export feature to send a file to their school system. DL Tools will not perform the rebuild database for non-EDExpress systems.)

These features will be covered in more detail in Lesson 2 and Lesson 3.

Note: Version 1.0 was released in June 2001. Version 2.0 is scheduled for June 2002 release.

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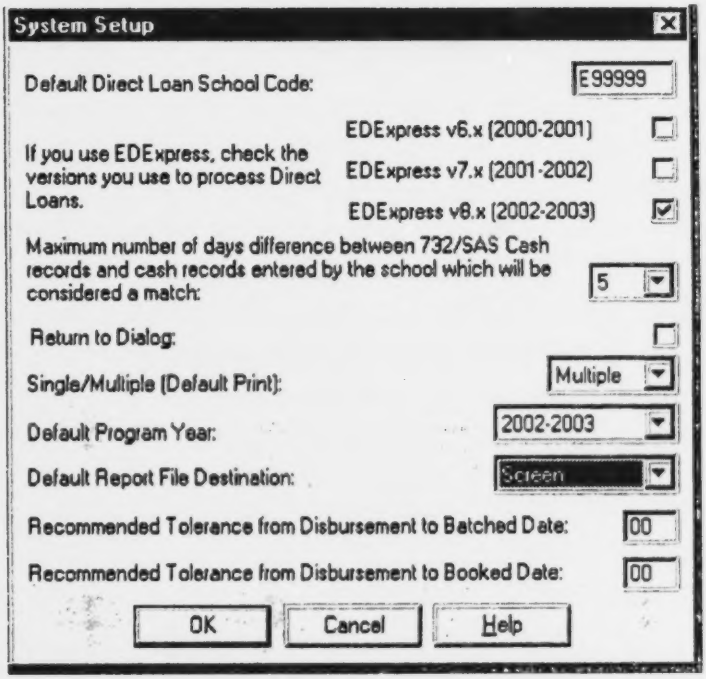
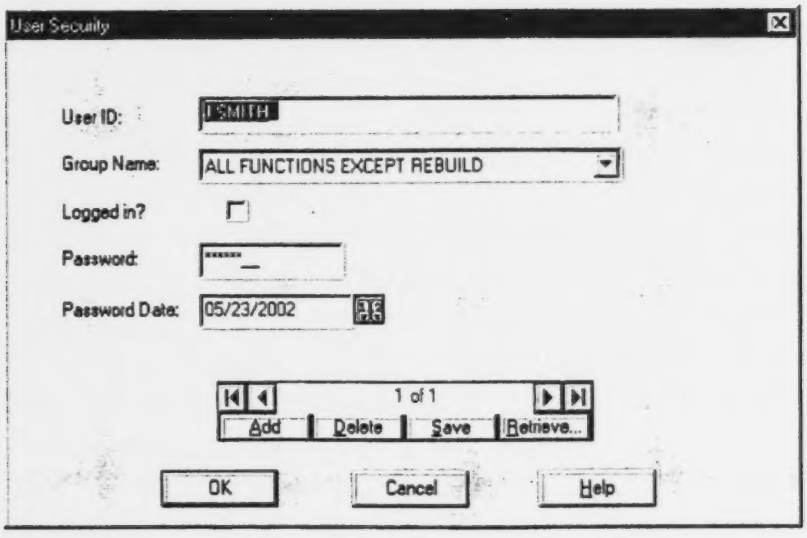
Instructor Demonstration: DL Tools Setup

In this demonstration, we setup Direct Loan School Code E99999 to use DL Tools in conjunction with EDExpress version 8.1.

Step	Action
1	Select **Tools/Setup/System** from the menu bar. The System Setup dialog box displays.
2	Enter Default Direct Loan School Code **E99999.**
3	If you use EDExpress, check the versions you use to process Direct Loans. In this case, check the box for: **EDExpress v8.x (2002–2003).**
4	School estimates a 5-day window as the "Maximum number of days difference between 732/SAS Cash Records and cash records entered by the school which will be considered a match." Enter **5.**
5	Leave "Return to Dialog" box unchecked and change "Single/Multiple (Default Print)" to **Multiple**. Default Program Year: **2002–2003.**
6	Default Report File Destination: **Screen**. Recommended Tolerances from Disbursement to Batched and Booked Date: leave at default settings of **00** and **00**.
7	Click **OK**.





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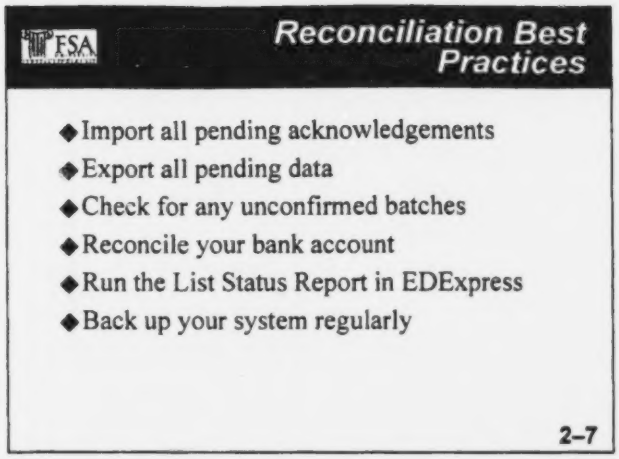


Reconciliation Best Practices

- Develop a processing schedule of when you import and export various types of files on a regularly scheduled basis.
- Import all pending acknowledgements. Receive and import all full origination acknowledgements, all promissory note acknowledgements, and all disbursement acknowledgements. Also, import the Booking Status Notification (DIOD03OP, Batch type #B) to update the booked status and booked date for each loan booked at the COD system.
- Export all pending data. Export and transmit all full loan origination records. Mail promissory notes with the shipping manifest. Export and transmit all disbursement records, including adjustments.
- Allow enough time for pending items to return acknowledged from the LOC and/or the COD system (a wait of five business days is recommended).
- Check your batch activity list for any unconfirmed batches. Import missing acknowledgements.
- Reconcile your bank account. Review cash receipts (drawdown) and return of excess cash activity in your internal accounting system with your school's bank account.
- Run the List Status Report (v8.1) in EDExpress. This report provides a review of booked and unbooked records on the database. It can be used to compare EDExpress Direct Loan data with COD system data received in the SAS.
- Back up your system regularly. You should also back up before any major processing task, such as running the List Status Report. Check your backup to ensure that your data is backing up properly.

Lesson 1 Activity

TRUE or FALSE:

_____ Reconciliation is the process by which a school matches its Direct Loan records with the COD system.

_____ The SAS contains six types of reconciliation data.

_____ The SAS Loan Detail report is optional, and contains only booked adjustments.

_____ The List Status Report lists booked and unbooked records.

_____ Program year close-out is complete when the school and the COD System show a cash balance that is within $1000 of each other.

Session 2— Reconciliation and DL Tools

Lesson 2: Cash Management/ Compare Program

Lesson 2 Objectives

- View cash management functionality- entry and tracking in DL Tools
- View importing an SAS report file into Direct Loan Tools and printing the cash detail comparison
- Describe the compare functionality by comparing the SAS report against a school's Direct Loan Database

2–8

Key Terms

732 Report

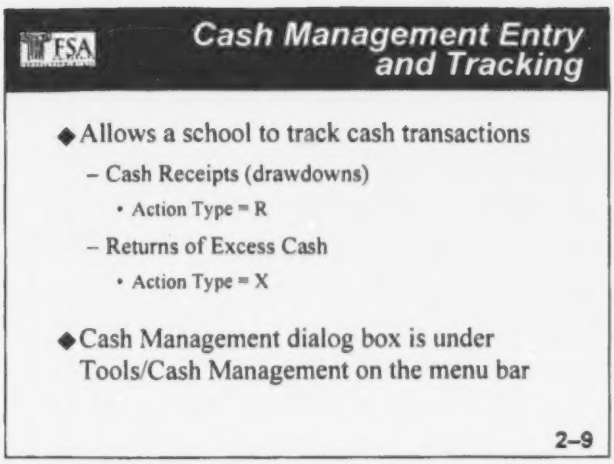
The 732 Report is a year-to-date report generated by the LOC to report a school's cash detail, loan detail, and cash summary totals for a specific academic year. The report will be sent to schools to close out for 2001-02 and prior years.

Drawdown of Funds (Cash Receipts)

The process schools use to request Title IV funds. In the Direct Loan Program, Advance payment schools make drawdown requests directly to the Grant Administration and Payment System (GAPS). For schools under the Pushed Funding method, the COD system makes the drawdown requests.

External Data File

The External Data file is an electronic data file generated by an external system, mainframe, or other software, to be imported into EDExpress.


FSA
Cash Management Entry and Tracking
◆Allows a school to track cash transactions
– Cash Receipts (drawdowns)
• Action Type = R
– Returns of Excess Cash
• Action Type = X
◆Cash Management dialog box is under Tools/Cash Management on the menu bar
2–9

Cash Management Entry and Tracking

Cash Management provides a tracking method for Direct Loan schools to record Cash Receipts (drawdowns) and Returns of Excess Cash made by the school. Drawdowns and returns of excess cash may be entered by the user manually or by importing an External Import Add file.

The Cash Management dialog box allows you to add, delete, save, and retrieve a cash transaction. Entry fields include:

- School Code
- Action Taken (R = cash receipt or X = return of excess cash)
- Date
- Transaction Amount
- Notes field

The Notes field allows you to record text information such as:

- the GAPS control number associated with a drawdown or return of excess cash,
- the check number associated with a return of excess cash, or
- a text comment or description.

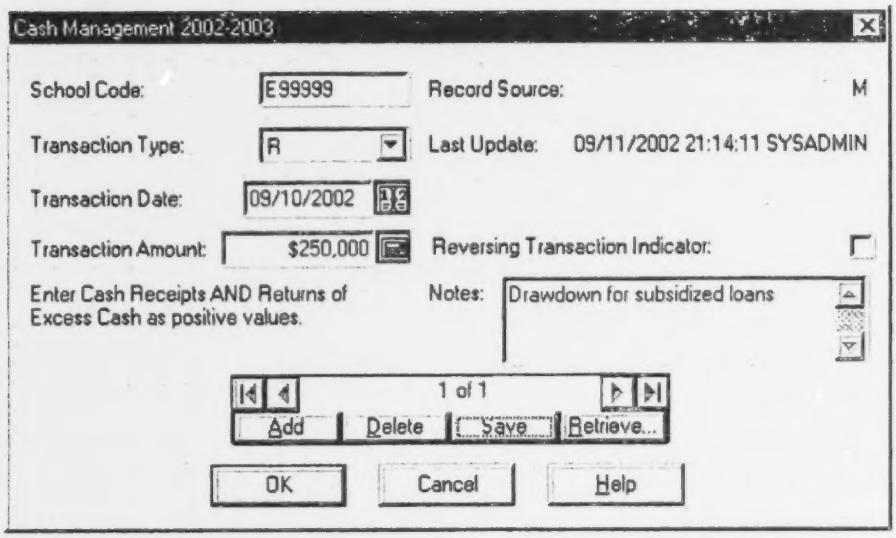
Once a cash transaction is entered and saved, the system generates and displays a Sequence Number, a Record Source of either "M" (Manual) or "E" (External), and Last Updated ID, Date, and Time.

Note: for 2002–03 enter positive dollar amounts for all transactions (including returns of excess cash).

Instructor Demonstration: Cash Management Dialog Box

In this demonstration, we enter a drawdown request for $250,000 dated 09/10/2002.

Step	Action
1	From DL Tools for Windows main menu, select **Tools/Cash Management** from the menu bar. The Cash Management dialog box displays.
2	Since we set the Default Direct Loan School Code to E99999 in System Setup, School Code **E99999** displays.
3	The default value, "**R,**" displays in the Action Taken field indicating a drawdown transaction.
4	Enter **09102002** in the Date field.
5	Enter **250000** in the Transaction Amount field.
6	In the Notes box enter the comment "**Drawdown for subsidized loans**." Remember that this is a field for you to add any descriptive comment.
7	Click the **Save** button. Click **OK.** Upon saving the record, EDExpress generates the Sequence Number, Record Source, and Last Update ID, date, and time.
8	Click **OK**.
9	To view our entry, select **Tools/Cash Management** from the menu bar. The Cash Management dialog box and the $250,000 drawdown transaction will display. ***Note:*** *The system generates and displays a Record Source of "M" (Manual) and Last Update ID, date, and time.*
10	Click **OK**.



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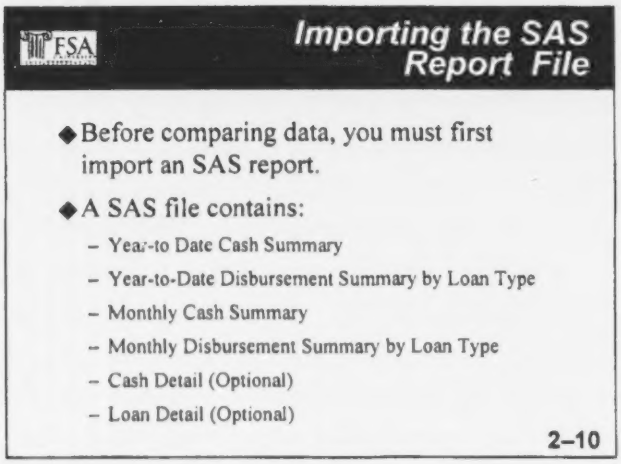
FSA
Importing the SAS Report File
◆Before comparing data, you must first import an SAS report.
◆A SAS file contains:
– Year-to Date Cash Summary
– Year-to-Date Disbursement Summary by Loan Type
– Monthly Cash Summary
– Monthly Disbursement Summary by Loan Type
– Cash Detail (Optional)
– Loan Detail (Optional)
2–10

Importing the SAS Report File

Before comparing data, you must first import a SAS report for 2002-03 or a 732 Report for 2001-02.

The SAS report can be imported and stored in DL Tools for 2002–2003. Once imported, DL Tools can compare the SAS report data with EDExpress loan detail data and DL Tools cash detail data. In addition, a school with loan detail and cash detail in an external system such as a mainframe or other PC system can import this data into DL Tools to be compared to the SAS.

The SAS report data reflects what is on file at the COD as of the date indicated on the report. Each SAS file contains data for one school code and one academic year.

Each SAS file contains record type sections, each with a different record layout. The sections are:

1. Year-to-Date Cash Summary
2. Monthly Cash Summary
3. Year-to-Date Disbursement Summary (not utilized by DL Tools)
   - Year-to-Date Disbursement Total for Subsidized Loans (YS)
   - Year-to-Date Disbursement Total for Unsubsidized Loans (YU)
   - Year-to-Date Disbursement Summary Total for PLUS Loans (YP)
   - Year-to-Date Disbursement Summary Total for Subsidized/Unsubsidized/PLUS Loans (YT)
4. Monthly Disbursement Summary (not utilized by DL Tools)
   - Monthly Disbursement Summary Total for Subsidized Loans (MS)
   - Monthly Disbursement Summary Total for Unsubsidized Loans (MU)
   - Monthly Disbursement Summary Total for PLUS (MP)
   - Monthly Disbursement Summary Total for Subsidized/Unsubsidized/PLUS Loans (MT)
5. Cash Detail
6. (optional) Loan Detail, Loan Level

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7. (optional) Loan Detail, Disbursement Activity Level

Year-to-Date Cash Summary

The YTD Cash Summary contains Cash and Disbursement totals for a school for an entire cycle. Each SAS Cash Summary file contains data for one school code and one cycle year.

Monthly Cash Summary

The Monthly Cash Summary contains Cash and Disbursement totals for a school for the month ending on the End Date indicated in the record. Each SAS Cash Summary file contains data for one school code and one cycle year.

Year-to-Date Disbursement Summary

Data in this section is not imported.

Monthly Disbursement Summary

Data in this section is not imported.

Cash Detail (Year-to-Date)

Each record in this section represents a Cash Receipt (drawdown) or Excess Cash transaction.

Loan Detail, Loan Level (Year-to-Date)

Each record represents a loan and contains a summary of disbursement activity for the Loan.

Loan Detail, Disbursement Activity Level (Year-to-Date)

Each record in this section represents a disbursement transaction for a loan.

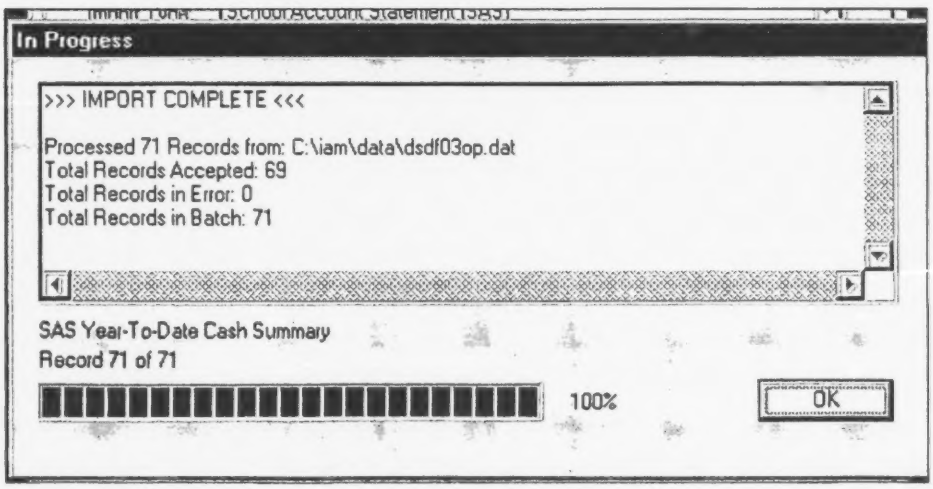
Upon importing the SAS Loan file, a Loan Detail Import Edit report is generated to provide statistics on the import.

Note: The Cash Detail section of the SAS report is optional. To run the comparison between SAS report data and DL Tools cash detail data, the school must choose to receive the Cash Detail Section of the SAS report. Schools may use the COD web site to change SAS Report options. These changes may also be made through a Common Origination and Disbursement Customer Service Representative.

Instructor Demonstration: Importing the School Account Statement (SAS)

In this demonstration we import a School Account Statement into DL Tools.

Step	Action
1	From the main menu bar of DL Tools, select the year **2002–2003.**
2	Click on **File/Import**.
3	Click the **down arrow** in the Import Type box and select **School Account Statement (SAS)**.
4	Click on the **File…** button.
5	Select **DSDF03OP.dat**.
6	Select **Screen**.
7	Click on **OK** to begin the import. A progress bar shows that the import is taking place. Click **OK** when complete.
8	By clicking **Next Page,** you can view the entire report. The first portion of the SAS is the Cash Summary. The second portion is the Cash Detail.
9	Click **Close** to exit the report



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Report Date: 04/26/2002 U.S. DEPARTMENT OF EDUCATION PAGE: 1
Report Time: 13:20:45 DIRECT LOAN TOOLS - 2002-2003
SAS Year-To-Date Cash Summary
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End Date: 04/10/2003

School Code: G01001
Region Code: 15
State Code: IA

Beginning Balance:		$0
Cash Receipts:	$51,731	
Excess Cash Returned:	$7,000	
Total Net Cash Receipts:		$44,731
Net Booked Disbursements:	$44,731	
Net Booked Adjustments:	$0	
Total Booked Loan Detail:		$44,731
Ending Cash Balance:		$0
Net Unbooked Disbursements:	$0	
Net Unbooked Adjustments:	$0	
Total Unbooked Loan Detail:		$0
Adjusted Ending Cash Balance :		$0

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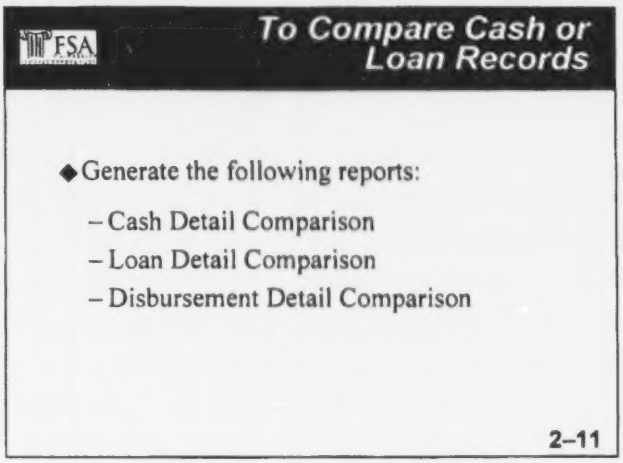


Comparing Records

For 2002–03 you can use DL Tools to compare at the loan level or disbursement level. For 2001–02 you can only compare at the loan level. Your Client Account Manager can provide a tool to help you compare 2000–01 data at the loan level.

To compare the imported SAS report with the loan detail and cash detail records in DL Tools, generate the following three reports:

Cash Detail Comparison Report

The Cash Detail Comparison Report provides a comparison of cash detail records from the SAS file received from the COD system with the cash detail records recorded in DL Tools Cash Management. Cash detail records are entered into Cash Management either manually or through an external import.

Loan Detail Comparison Report

Loan Detail Comparison—Loan Level Report provides a comparison of loan detail records from the SAS file received from the COD system with loan detail records imported from an external system or with disbursement records from EDExpress. This report has the option to run for booked disbursement activity, unbooked disbursement activity, or both. Records on the report are grouped by matched/unmatched status and booked/unbooked status.

Disbursement Detail Comparison Report

Disbursement Detail Comparison— Disbursement Level Report provides a comparison of disbursement detail records from the SAS file received from the COD system with disbursement detail records imported from an external system or with disbursement records from EDExpress.

Instructor Demonstration: Printing the Cash Detail Comparison Report

In this demonstration we will print the Compare Cash Details Report from the SAS that was just imported into DL Tools.

Step	Action
1	From the main menu bar of DL Tools, select the year **2002–2003.**
2	Click on **File, Print**.
3	Click the **down arrow** in the Print field and select **Cash Detail Comparison.**
4	Report File Destination to **Screen**.
5	The School Code will populate with the School code entered in Setup.
6	Select Sort order: **Type**.
7	The Match Status and Transaction Type will remain at the default **All**.
8	Keeping the Transaction Date blank will print all records.
9	Click **OK** to print the report.

Lesson 2 Activity

Scenario

School (E99999) is using DL Tools to track cash transactions for 2002-2003. For the month of September, a drawdown request was made and received for $500,000 on September 10, 2002. The school received a GAPS Control Number of 2002091077777 for this transaction. In addition, the school returned a check for excess cash to the COD system on September 30, 2002 for $46,000. The check number was 28001.

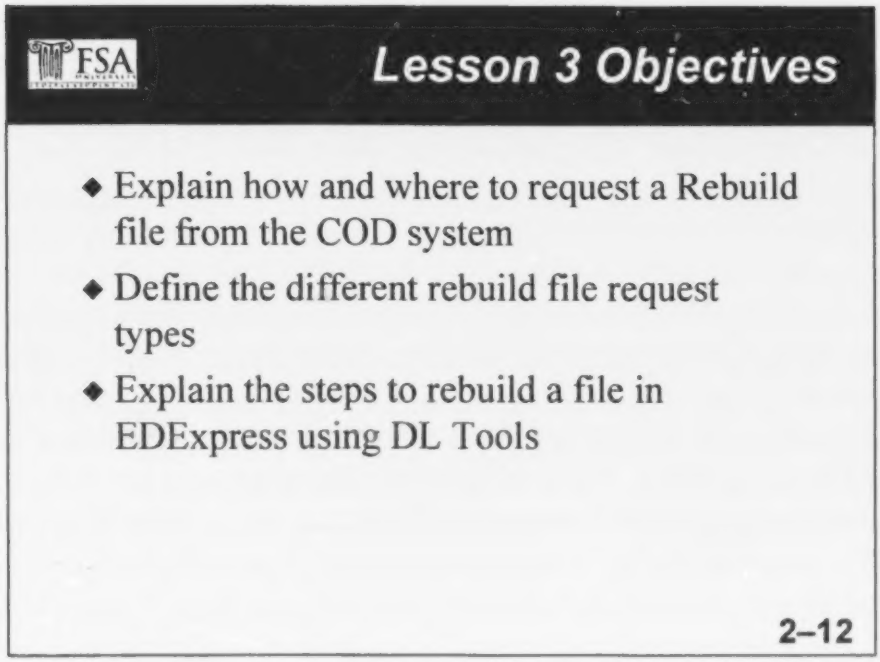
Instructions

Log the two cash transactions for the month of September in DL Tools - Cash Management.

Step	Action
1	Select **Tools/Cash Management** from the menu bar. The Cash Management dialog box displays. Click **Add**.
2	Since we set the Default Direct Loan School Code to E99999 in System Setup, School Code **E99999** displays.
3	Since Select "R" is the default value, "**R**" displays in the Action Taken field indicating a drawdown transaction.
4	Enter **09102002** in the Date field.
5	Enter **500000** in the Transaction Amount field.
6	Enter the GAPS Control Number "**2002091077777**" in the notes field. Remember that this is a field for you to add any descriptive comment.
7	Click **Save**. Upon saving the record, EDExpress generates the sequence number, Record Source and Last Update ID, date and time.
8	Click **Add.**
9	Select "**X**" – Return Excess Cash.
10	Enter **09302002** in the Date field.
11	Enter **46000** in the Transaction Amount field.
12	Enter the Check Number "**28001**" in the notes field
13	Click **Save.**

Session 2—Reconciliation and DL Tools

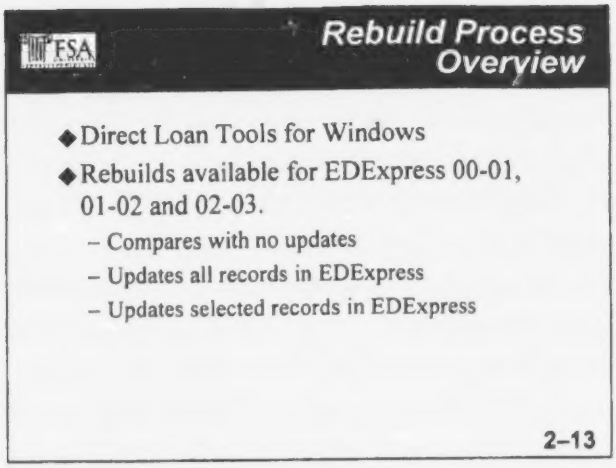
Lesson 3: Rebuild Process


FSA
Lesson 3 Objectives
◆ Explain how and where to request a Rebuild file from the COD system
◆ Define the different rebuild file request types
◆ Explain the steps to rebuild a file in EDExpress using DL Tools
2–12

Key Term

Rebuild Loan File

A file sent by the COD system, at the school's request, that consists of origination and disbursement details to rebuild the school's Direct Loan database.


FSA
Rebuild Process Overview
◆Direct Loan Tools for Windows
◆Rebuilds available for EDExpress 00-01, 01-02 and 02-03.
– Compares with no updates
– Updates all records in EDExpress
– Updates selected records in EDExpress
2–13

Rebuild Process Overview

The Rebuild functionality assists schools with rebuilding Direct Loan origination and disbursement records in EDExpress 2000–2001 (Version 6.1 or higher), EDExpress 2001–2002 (Version 7.1 or higher), or EDExpress 2002–2003 (Version 8.1 or higher). DL Tools is used in conjunction with a COD Rebuild Loan File. The Rebuild Loan File provides current COD origination and disbursement data to schools electronically and must be requested from the COD system.

The Rebuild functionality is designed to allow users to:

- Compare records in the Rebuild Loan File to EDExpress records. In the compare process, there are no updates to the EDExpress records with the information in the Rebuild Loan File. A report displays any unmatched origination records and/or unmatched disbursement records.
- Update all EDExpress records with data from an electronic Rebuild Loan File received from the COD system.
- Update selected records in EDExpress with data from a Rebuild Loan File.

If your EDExpress database has become corrupted and a backup of the database is not current, or is not usable, you may request a Rebuild Loan File to rebuild loan and disbursement records.

Rebuild files for 2002-03 are sent to the school from the COD system and any prior year files are sent from the LOC.

Note: This is not a reconciliation tool. You should continue to reconcile all records using your current reconciliation process.

Requesting Rebuild Loan Files

- Can request from the LO web site or COD web site depending on year needed:
  - cod.fsa.ed.gov
  - lo-online.ed.gov/unsecure/index.shtml
  - COD Customer Service Representative
- Sent to the school via SAIG
- Request options:
  - Data for specific year
  - Data for specific student (by year)
  - Data for specific loan

2–14

Requesting Rebuild Loan Files

All schools can request a Rebuild Loan File from the COD Customer Service Representatives by calling **1-800-848-0978** or by entering a request through the LO Online Application/COD Online Application. (lo-online.ed.gov/unsecure/index.shtml) (cod.fsa.ed.gov)

The COD system creates a standard electronic Rebuild Loan File according to the specifications found in the *Direct Loan Technical Reference* and electronically transmits the file to you via the SAIG.

Note: *The electronic Rebuild Loan File can be requested, received and used by all schools to rebuild a Direct Loan database. However, DL Tools can only be used to rebuild an EDExpress Direct Loan database.*

The available rebuild request options are:

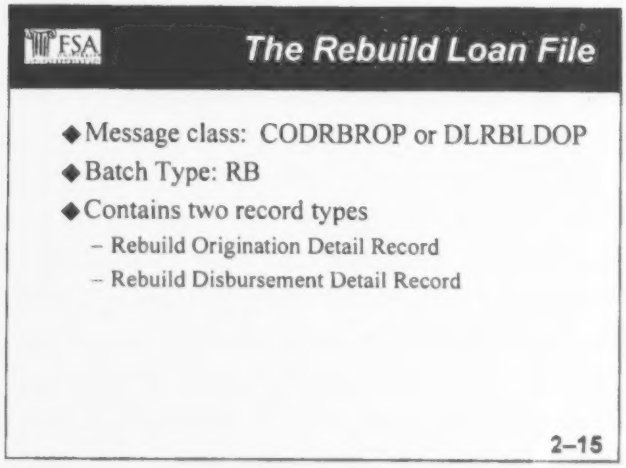
- Data by single or multiple program years (i.e., 2000–2001, 2001–2002, or 2002–2003) (Each Rebuild Loan File is program year specific. For example, data for program year 2000–2001 is in a separate file from data for program year 2001–2002.)
- Data for a specific student by providing both the Social Security Number and date of birth
- Data for a specific loan by providing the 21-character Loan Identifier
- Data by date range (for example, 01/02/2002 to 05/01/2002)

Note: *The request for data by date range is not supported by DL Tools and is not available to EDExpress users.*

Rebuilding Direct Loan and Disbursement Records

Step	Action
1	Select **File/ Import** from the menu bar.
2	Select **2002-2003**. Click the down arrow and select **Rebuild** in the Import Type text box
3	Click the **File** button in the **Import From** box to locate the file to be imported. Select the desired file and click **OK**. DL Tools enters the filename in the text box automatically.
4	Click **Printer, File, or Screen** as the output destination. If you want to send the report to a file, click the File button to locate and name the file, then click **OK**. DL Tools enters the filename in the text box automatically.
5	Click the down arrow in the Rebuild Type text box to display a list of Rebuild options
6	Select **Compare Only, Update Selected Records, or Update All**.

*Note: **"Compare Only"** imports the data from the Rebuild file and compares it to the data in your database. **"Update All"** imports the data from your Rebuild file and overwrites the data in your database.*
***"Update Selected Records"** imports the data from your Rebuild file and only updates those records you checked in the Choose Selected Records dialog box.*



The Rebuild Loan File

The message class or filename for the Rebuild Loan File is DLRBLDOP or CODRBROP. This message class is not year-specific. The message class or filename for 2000–2001 and 2001-02 is DLRBLDOP and the message class for 2002–2003 is CODRBROP. The cycle year within the batch ID identifies the program year of the data included in the Rebuild Loan File. The Batch Type for this file is RB.

The Rebuild Loan File consists of the following two record types:

- Rebuild Origination Detail Record (Record Type = O)
- Rebuild Disbursement Detail Record (Record Type = D)

Only data accepted by the COD system for Full Loan Origination, Loan Origination Change, and Disbursement records are included in the Rebuild Loan File. Records rejected by the COD system or the LOC are not included.

The rebuild loan file is available to all schools. You can import it into DLTools to create an EDExpress 2000–01, 2001–02 or 2002–03 Direct Loan database.

Rebuild Origination Detail Record

- ◆Rebuild Origination Detail Record Layout:
  - Field #1: Record Type O (Origination)
  - Field #2: Loan ID

2–16

Rebuild Origination Detail Record

The Rebuild Origination Detail Record provides the most current loan information at the LOC and / or COD, including accepted changes to loan data.

Additional information included on the Rebuild Origination Detail Record is the Credit Decision Indicator (PLUS), Promissory Note Status (PLUS), MPN Status, MPN Indicator, and MPN ID.

Rebuild Origination Detail Record Layout

The first two fields of the Rebuild Origination Detail Record Layout identify the type of record and the specific record to be rebuilt or compared. When a loan origination record is to be rebuilt, these fields contain the following:

- Field #1 indicates the Record Type of O.
- Field #2 is the loan ID of the detail record.

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Rebuild Disbursement Detail Record

- Rebuild Disbursement Detail Record Layout:
  - Field #1: Record Type D (Disbursement)
  - Field #2: Loan ID
  - Field #3: Disbursement Number
  - Field #4: Disbursement Activity

2–17

Rebuild Disbursement Detail Record

The Rebuild Disbursement Detail Record provides all disbursement activity transactions on file in the COD system that match your request. These disbursement activity transactions include:

- Actual Disbursement (Disbursement Activity = D)
- Adjusted Disbursement Amount (Disbursement Activity = A)
- Adjusted Disbursement Date (Disbursement Activity = Q)

The Rebuild Disbursement Detail Record also includes the LOC and/ or COD's total net booked loan amount and the LOC and/or COD's Booked Date.

Note: *Manual disbursement adjustments performed at the LOC and /or COD are also included in the Rebuild Disbursement Detail Record in the Rebuild Loan File. Records rejected by the COD system or the LOC are not included.*

Rebuild Disbursement Detail Record Layout

The first four fields of the Rebuild Disbursement Detail Record Layout provide the type of record and identifies which disbursement detail record is to be rebuilt or compared for a particular loan ID.

- Field #1 of the Rebuild Disbursement Detail Record Layout indicates the Record Type of D.
- Field #2 indicates the Loan ID.
- Field #3 indicates the disbursement number to be rebuilt or compared.
- Field #4 indicates the type of disbursement activity for that transaction.

Sample Rebuild - Compare Only

```
Report Date: 01/04/2003      U.S. Department of Education                    Page:  1
Report Time: 10:15:22        DIRECT LOAN TOOLS - 2002-2003
                               Rebuild - Compare Only
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
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*
School Code:  E99999

Rebuild Type: Program Year

UNMATCHED ORIGINATION

Loan ID                                                      Orig    MPN/Prom    PLUS
Student's Name                              Source    LAA    Stat   Note Stat   Credit
----------------------------------------   ------   ------   ----   ---------   ------
126815096S03E99999001                        COD      6,250  A        A
HOMER, SIMPSON A.                          SCHOOL   5,500    A        A

177154236U03E99999001                        COD      6,250  A        A
BOUVIER, PATTY B.                          SCHOOL   5,500    A        A

171847960P03E99999001                        COD      7,250  A        A          A
POWELL, HERBERT J.                         SCHOOL   7,250    A        A          D

194740951U03E99999001                        COD
SKINNER, SEYMOUR K.                        SCHOOL   5,500    A        A


TOTAL REBUILD ORIGINATION RECORDS READ:          4
TOTAL EDEXPRESS ORIGINATION RECORDS READ:        4
TOTAL ORIGINATION RECORDS NOT MATCHED:           3
TOTAL ORIGINATION RECORDS MATCHED:               1
```

Report Date: 01/04/2003 U.S. Department of Education Page: 1
Report Time: 10:15:22 DIRECT LOAN TOOLS - 2002-2003
Rebuild - Compare Only

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School Code: E99999

Rebuild Type: Program Year

UNMATCHED DISBURSEMENTS

Loan ID / Student's Name	Source	Disb# Seq#	Disb Type/ Stat	Gross Amount	Disb Date	Booked Date
123456789S03E99999001	COD	01/01	D A	1,200	08/01/2002	08/02/2002
GARNER, JAMES	SCHOOL	01/01	D A	1,200		
123456789U03E99999001	COD	01/02	D A	5,200	10/01/2002	10/01/2002
MILLS, ERIE	SCHOOL	01/02	D B	5,200		
123456789P03E99999001	COD					
GOODE, JOHNNIE B.	SCHOOL	01/01	Q B	0	11/15/2002	
223456789U03E99999002	COD	01/01	D A	5,200	10/01/2002	10/05/2002
KING, BEE B.	SCHOOL					

TOTAL REBUILD DISBURSEMENT RECORDS READ: 4
TOTAL EDEXPRESS DISBURSEMENT RECORDS READ: 4
TOTAL DISBURSEMENT RECORDS NOT MATCHED: 4
TOTAL DISBURSEMENT RECORDS MATCHED: 0

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Session 3: Query

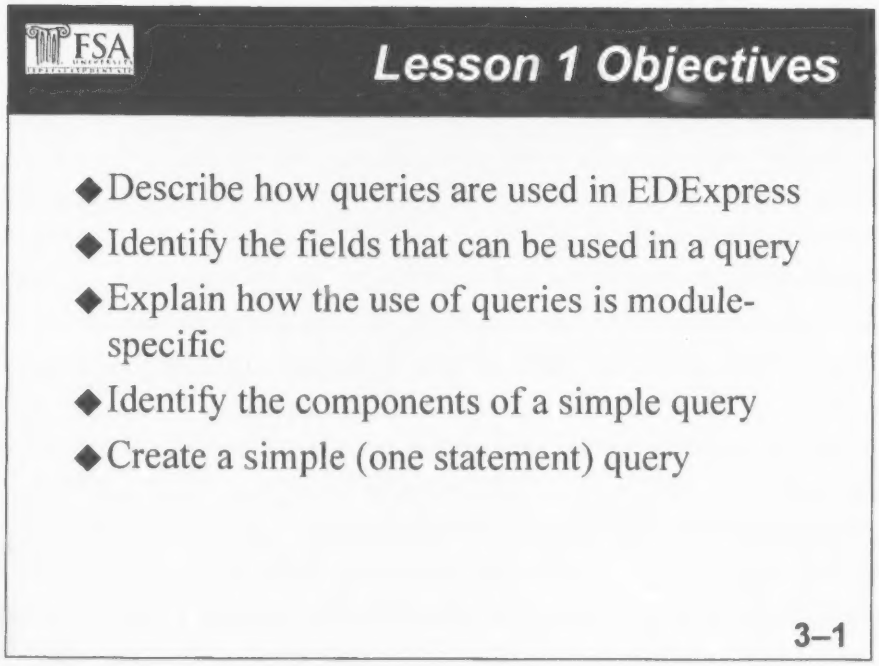
Lesson 1—Building a Simple Query

Lesson 2—Building a Complex Query

Lesson 3—Modifying a Query

Session 3—Query

Lesson 1: Building a Simple Query


FSA
Lesson 1 Objectives
◆Describe how queries are used in EDExpress
◆Identify the fields that can be used in a query
◆Explain how the use of queries is module-specific
◆Identify the components of a simple query
◆Create a simple (one statement) query
3–1

Key Terms

Field

A component of the query statement. Each student record has fields such as loan amount, loan status, college grade level, etc.

Operator:

A component of a query statement. Describes the relationship between a data field and its specified value. Operators used in EDExpress are:

=	Equal to
>	Greater than
>=	Greater than or equal to
<	Less than
<=	Less than or equal to
<>	Not equal to
Like	Similar to
Not Like	Different from

Like

An operator that is used in a query to find values in a field that match a specified pattern or "character string."

Null Value

A value that indicates missing data in a data field.

Query

A request to retrieve data from EDExpress using criteria that you specify.

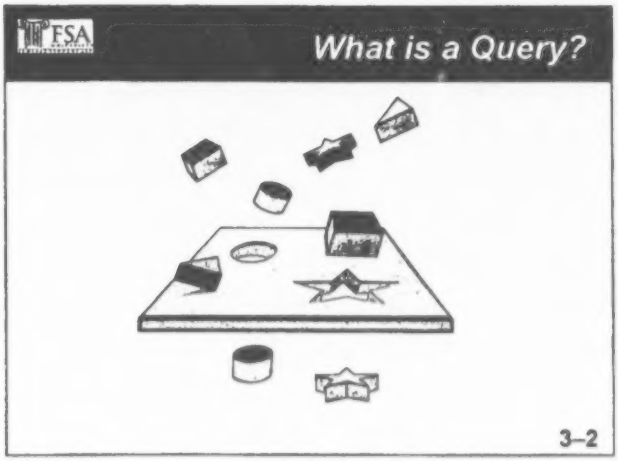
Parameter Query

A type of query that has fixed fields but not fixed values. When you create a parameter query, you specify the field name and operator for the query. Instead of specifying a value, you will use the Prompt at Execution option. This option tells EDExpress to prompt you for the field values at the time you use the query.

Key Terms (continued)

User-defined Fields

Special fields that you create for your own use. User-defined fields can be used in all modules for building queries.



What Is a Query?

A query is a request for certain records from your EDExpress database. A query describes records meeting certain criteria that you specify.

Think of a query as a lid on a box with geometric-shaped holes. Only objects that have the correct shape can be placed in the box; others do not fit. In this case the query (the lid) has been defined to select circles and stars, and to exclude all other objects.

Why Create a Query?

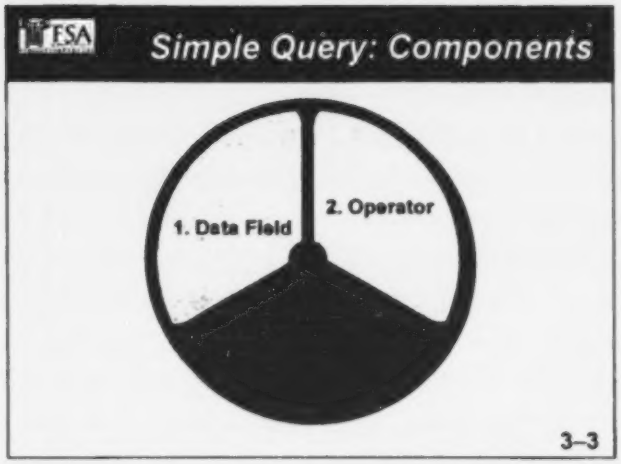
Use a query any time you want to work with a subset of all the records on your database. For instance, you may want to print a list of loans for students whose MPN or PLUS Promissory Note is ready to print. Or, you might want to create unsubsidized loan records for all dependent students with parent's credit decisions of credit denied.

Queries are used in all modules of EDExpress to perform specific functions, such as printing, multiple entry and exporting. Generally, any time working with a subset of records makes sense, EDExpress provides the option to use a query. Queries are available in any dialog box where you see the "Selection Criteria" button enabled. A list of all of the functions that make use of queries within the Direct Loan module is displayed on the following page.

Functions Using Queries in EDExpress Direct Loan

Direct Loan

1. Print List- Anticipated Disbursement
2. Print List-Loan Eligibility
3. Print List-Actual Disbursement
4. Print List-Loans
5. Print List-Sub/Unsub MPN
6. Print List-Status
7. Print List-PLUS Promissory Note
8. Print Origination Record
9. Print Promissory Note Sub/Unsub
10. Print Promissory Note PLUS
11. Print Manifest- Sub/Unsub
12. Print Manifest-PLUS
13. Print Deferment Request
14. Print Disclosure Statement- Sub/Unsub
15. Print Parent Borrower Mailing Labels
16. Multiple Entry
17. Import Loan Data—ISIR
18. Import Loan Data—Packaging
19. Export Full Origination (Sub/Unsub)
20. Export Full Origination (PLUS)
21. Export Change
22. Export Disbursement
23. Export External Loan Data



Components of a Simple Query Statement

A query statement has three components:

1. Data field
2. Operator
3. Value

The following are simple query statements:

Data Field	Operator	Value
(LOAN AMOUNT APPROVED	>	0)
(GRADE LEVEL IN COLLEGE -DL	<=	"5")
(HAS LOAN RECORD	=	"Y")
(ADD DATE—LOAN	=	"20020615")
(PARENT BORROWER'S LAST NAME	LIKE	"PAT")
(E-MAIL ADDRESS	<>	NULL)

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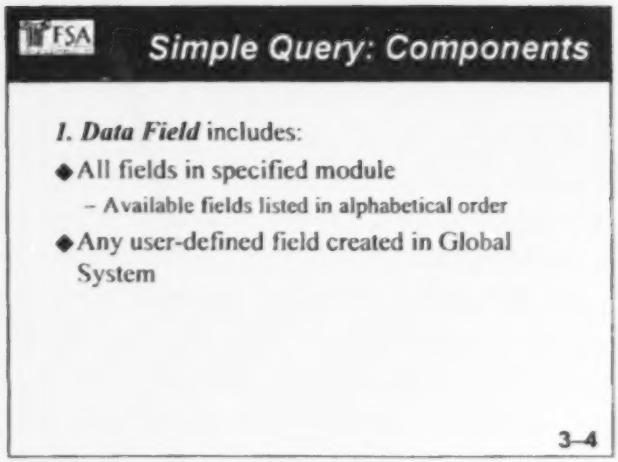

FSA
Simple Query: Components
1. Data Field includes:
◆All fields in specified module
– Available fields listed in alphabetical order
◆Any user-defined field created in Global System
3–4

Data Field

Nearly 750 data fields in EDExpress can be used to build a query. There are more than 150 fields available specifically for Direct Loan queries.

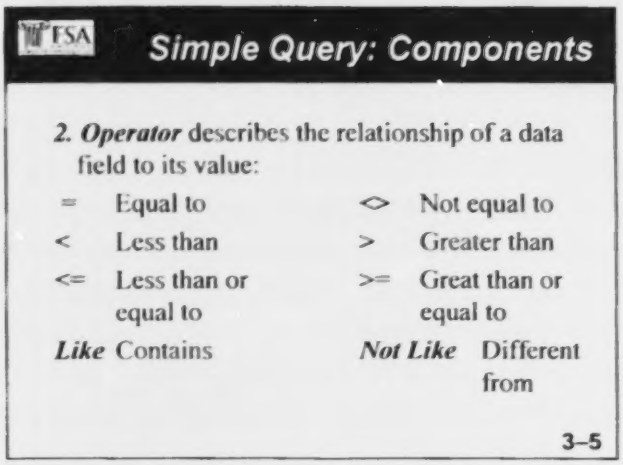
However, keep in mind that not all data fields are available for all queries. Each module of EDExpress (Global, App Express, Packaging, Direct Loan, and Pell) contains a different set of data fields and performs a different set of functions. You can't mix and match functions you want to perform in one module with queries that select data from fields in another module. For example, you can't print a list of ISIRs (an App Express function) for students who have a loan amount approved greater than zero (a Direct Loan module data field). So, in designing your queries, keep in mind the functions and data fields available.

An easy way to see what fields are available in each module of EDExpress is to use the Browse function. Query Fields is one of the browse features. Listed under Tools in the main menu, this feature allows you to view all the fields available for queries in each module of EDExpress. Query Fields also gives field parameters including valid values for each field. Like all the EDExpress browse functions, Query Fields employs grid functionality. This allows you to view, display, sort, copy/paste, print, or export data quickly.

When you build your query, the fields that are available are presented in alphabetical order in a drop-down list.

User-defined fields can also be used in a query. These are special fields that you create for your own school's use. Unlike standard EDExpress fields that are module specific, user-defined fields are available in **all** modules for building queries.

Note: *A list of query fields available in the Direct Loan module of EDExpress is located in Appendix A.*



Operator

Use an operator to describe the relationship of the data field to a specified value. Valid operators include:

= (equal to); > (greater than); >= (greater than or equal to); < (less than); <= (less than or equal to); <> (not equal to); Like; and Not Like.

Use the Like operator to find values in a field that match the pattern you specify. Like is used for a character string search. You specify which characters within the field must match the criteria you provide. Whenever you use Origination Reject Codes and Actual Disbursement Reject Codes in a query, you must use the Like operator.

For example:

(LOCAL ADDRESS LIKE "*PINE*")	Records with street addresses that include the characters "PINE"
(LAST NAME—DEMO LIKE "*GE*")	Records with last names that include the characters GE
(ORIGINATION REJECT CODES LIKE "*05*)	Records with codes that include the characters 05

Also, be careful when using the <> (not equal to) operator because it will not recognize NULL values (blanks). For example, the field "LOAN STATUS" has five valid values: N (Not Ready), R (Ready), B (Batched), A (Accepted), and E (Rejected). The following query would count records with a value of N, R, B, or E; records with a missing value in this field would not be considered:

(LOAN STATUS <> "A")

FSA **Simple Query: Components**

*3. **Value*** specifies criteria for selection

- Use Value Help button to see valid values
- EDE Technical Reference:
  FSAdownload.ed.gov
- Option:
  - Specify value in advance, or
  - Each time query is run (Parameter Query)

3–6

Value

Specifying the value is the third step in building a query.

The value must be valid. Use the Value Help button to obtain the range of valid values for the data field. For certain fields, the Value Help button directs you to the *Direct Loan Technical Reference* for a list of the valid values. Also, you can download the *2002–2003 Direct Loan Technical Reference* in Adobe PDF and MS Word format from:

FSAdownload.ed.gov

You have two options when specifying a value for your query:

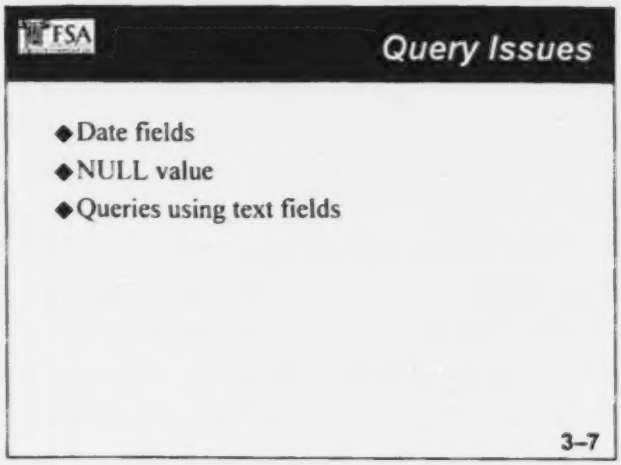
- **Fixed values**

- You can provide a value at the time you create the query. This value is a constant; it is automatically used each time the query is run.

- **Parameter values**

- You can choose a value each time you run a query. Leave the value field blank at the time you create the query and mark the Prompt at Execution box. This type of query is often known as a parameter query.

- Parameter queries are convenient if you query on the same fields regularly but want to use different values. For example, if you routinely print a list of loan records and you want it to include records within a different SSN range each time you print the list, you can set up a query using the SSN field, an operator, and the Prompt at Execution option. Then, whenever you use the query, EDExpress prompts you to enter the range of SSNs you want to use at that time.



Date Fields

Enter the value for date fields in CCYYMMDD format. For example, 20020615 is June 15, 2002. A special Current Date option is provided for date fields. Mark this checkbox to use the current date. Remember, EDExpress uses your PC's system date for this value.

Null Values

You may want to create a query that identifies a missing value in the specified field. If you need to identify missing values, leave the Value field blank. When you click the Append button to create your query and the value you choose is a text character, "NULL" displays. If the field is numeric, 2000000002 displays.

Queries Using Text Fields

When querying for a list of records using a text field, such as Last Name, you must be careful with the values you use. Use the operators > (greater than) and < (less than) and be sure that all the records you want to retrieve are included in the range.

For example, to retrieve a list of records A to L, you must use the query statement LAST NAME < M to be sure that all L records are included. If you use any other statement, you will not retrieve all records from A to L. Here are two more examples:

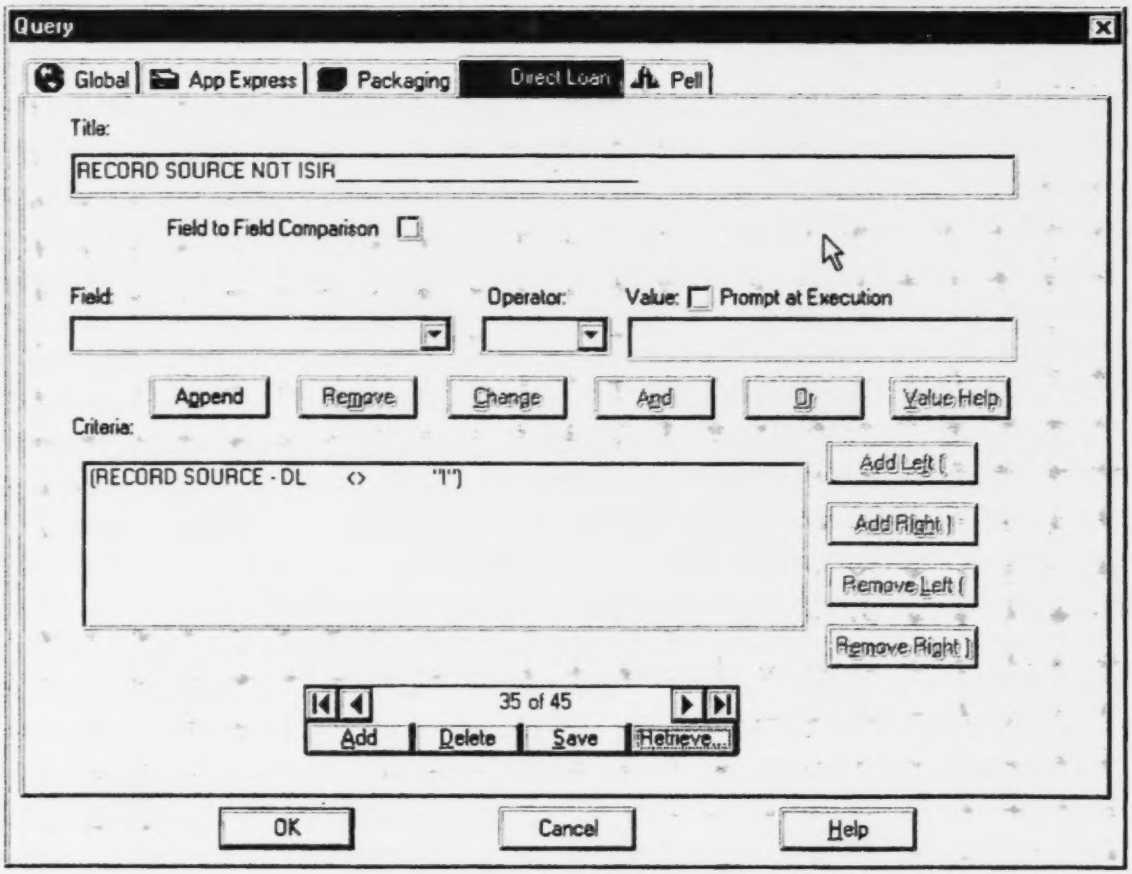
To retrieve a list of records by last name from:	Use this query statement:
A to F	(LAST NAME < "G")
O to Z	(LAST NAME > "N")

Instructor Demonstration: Building a Simple Query

In this demonstration, we build a simple query to select all Direct Loan records that were not created by ISIR import.

Step	Action
1	Select **Tools/Query** from the menu bar. The Query Dialog box displays.
2	Click the **Direct Loan** tab if it is not already displayed.
3	Select **Add** to build a new query. A blank page displays.
4	Enter the **Title**—something descriptive that readily identifies the query. In this case, enter **Record Source Not ISIR**.
5	Click the **Field** down arrow to see the list of available fields in Direct Loan. With the cursor, select the desired field. In this case, select **Record Source - DL.**
6	Select the appropriate **Operator** by clicking the **down arrow** to see the full list. In this case, select <>.
7	Enter the **Value** to be measured against the field you selected. In this case, enter **I**, for ISIR Import. (If you want to make this a Parameter Query, you would leave the Value field blank and mark the Prompt at Execution box.)
8	If you need help finding the correct value, click the Value Help button. A list of all possible values displays.
9	Click the **Append** button to add the statement to the query. The following query statement displays: (RECORD SOURCE – DL <> "I")
10	Click **Save**, to save the query. A Record Updates Saved message displays in the lower left-hand corner of the EDExpress status box.
11	Click **OK** again to return to the EDExpress main screen.

Instructor Demonstration: Building a Simple Query: (continued)



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Instructor Demonstration: Testing Your Simple Query:

You have created a query titled "Record Source not ISIR" that will select all records from your Direct Loan database that were not created by ISIR import.

Next, test your query by printing a list of loans.

Step	Action
1	Select **File/Print** from the menu bar. Select the **Direct Loan** Tab.
2	Click the **down arrow** in the Report text box and choose the type of list you want to print. In this case, select **List-Loans**.
3	Select **Multiple.**
4	Click **Screen** for the output destination.
5	Click **Selection Criteria.**
6	Click the **ellipsis button** next to query title. (The button on the right side of the dialog box with three dots:) A list of available queries displays.
7	Click on the title of the query. In this case, click **Record Source Not ISIR**.
8	Click **OK**.
9	Click **OK** again to close the Selection Criteria dialog box.
10	Click **OK** to send the list to the screen. In this case, only one record displays on the list (Bart Simpson).
11	Click **Zoom In** to magnify the list.
12	Click **Close** to exit.

Lesson 1 Activity#1

Scenario

You just started your new position as Direct Loan Counselor. Your school assigns counselors to borrowers based on the first letter of their last names. You are responsible for letters A-F. You would like to know which students you currently serve.

Instructions

Build a simple query in Direct Loan to identify applicants with last names beginning with letters A-F. Print the List-Loans report using your query. Print the report to the screen.

Tip: To view the list in alphabetical order, select Last Name as the Sort Order when you print the report.

Review

1. How many students are in your group?

   _____

2. What operator and value did you use?

   _____

Lesson 1 Activity #2

Scenario

You want to assess how much effort multi-year functionality is saving by reducing the need to print promissory notes and obtain signatures. You suspect a query would help you to identify 2002-2003 aid applicants at your school who already have an active MPN on file in the COD system from prior loans.

Instructions

Build a simple query in EDExpress to identify all applicants in your EDExpress database with an active MPN on file in the COD system (based on NSLDS data as of the time of their most recent 2002-03 ISIR transaction). Print folder labels to the screen to test your query.

Tip: You'll have to create your query in Global.

Review

1. How many students have an active MPN on file per NSLDS data at their most recent ISIR transaction?

   _____

2. What field, operator, and value did you use?

   _____

3. What means did you use to find the field name? What other means could you have used?

   _____

Lesson 1 Activity #3

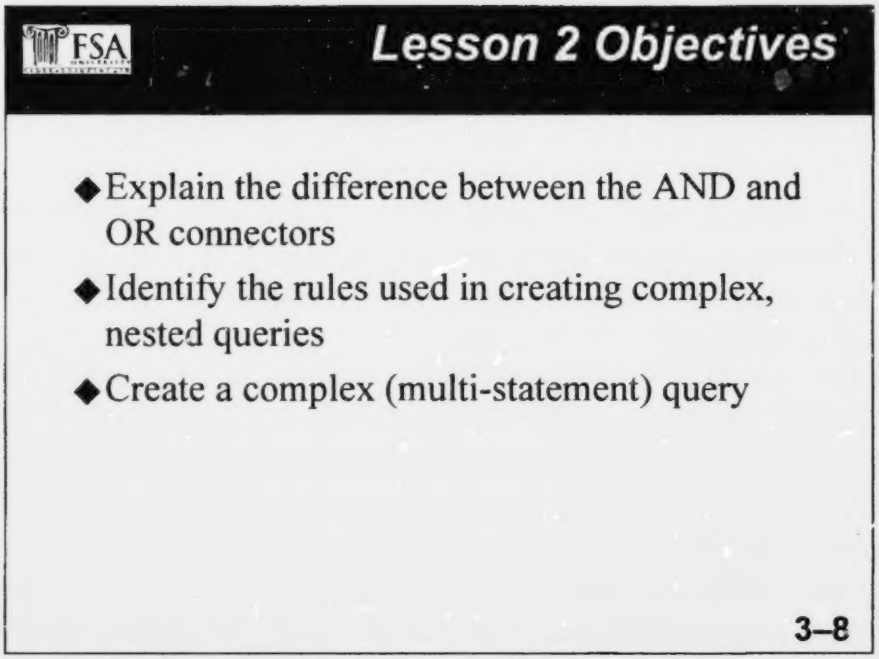
Instructions

Review the following database of records and enter the record numbers of the records that would be selected for each query.

Record Number	Last Name Demo	First Name Demo	Loan Type	Loan Status	Prom Note Status
1	Bird	Jason	U	B	N
2	Delph	Jane	S	N	T
3	Hart	Fred	P	E	E
4	Justin	Frank	S	A	S
5	Spark	Sue	S	R	A
6	Jay	John	U	R	S
7	Sanchez	Jose	P	A	S

			Enter Record Numbers Here:
(PROM NOTE STATUS	<>	"A")	_____
(LOAN TYPE	=	"S")	_____
(LAST NAME- DEMO	<	"J")	_____
(LOAN STATUS	=	"B")	_____
(LOAN TYPE	<>	"P")	_____
(FIRST NAME –DEMO	LIKE	"E")	_____

Lesson 2: Building a Complex Query


FSA
Lesson 2 Objectives
◆Explain the difference between the AND and OR connectors
◆Identify the rules used in creating complex, nested queries
◆Create a complex (multi-statement) query
3–8

Key Terms

And

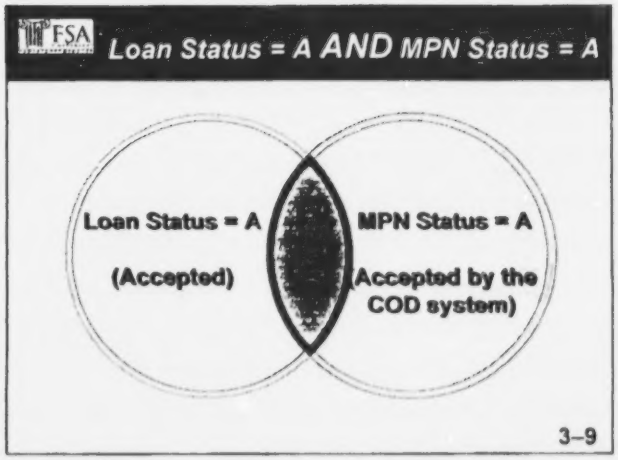
Used to connect two segments of a query. Both segments must be true for a record to be selected.

Or

Used to connect two segments of a query. Only one of the segments must be true for a record to be selected.

Parentheses

Sets apart two or more statements within a complex query and defines the order in which the data fields are processed.



What Is a Complex Query?

A complex query is formed by linking two or more query statements together using an AND or an OR connector. Complex queries provide you with a powerful tool for working with your EDExpress database.

AND

Both segments of the query connected by AND must be true for a record to be selected.

Think of two overlapping circles, each circle representing the records selected by a query statement. When an AND connector is used, the query selects only those records that represent the overlap of the two circles. For example, the following query would only select accepted origination records that have an accepted MPN:

(LOAN STATUS = "A") AND (MPN STATUS = A)

Rejected origination records and accepted origination records for which the promissory note has not yet been accepted by the COD system would not be included in the query.

Other examples of queries using the AND connector follow:

- (DEPENDENCY STATUS – DL = "D") AND (CREDIT DECISION = "N")

  Identifies records for dependent students whose parent's credit decision is denied.

- (ORIGINATION REJECT CODES LIKE "*05*") AND (CITIZENSHIP STATUS - DEMO = "2")

  Identifies loan records that meet both conditions: A PLUS loan origination was rejected due to parent ineligible non-citizen status and the student is an eligible non-citizen.

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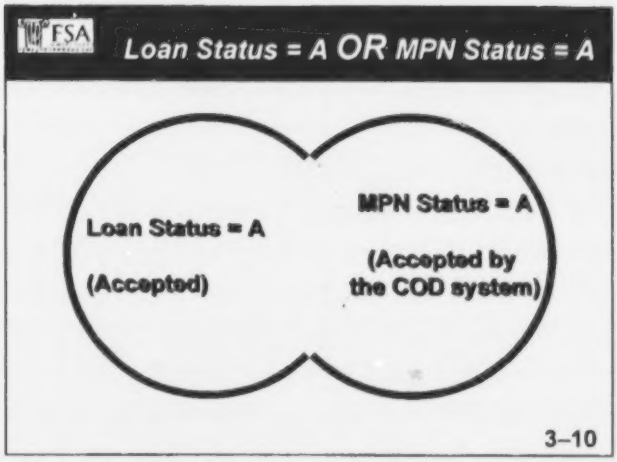


OR

Only one of the segments connected by OR must be true for a record to be selected.

Think again of two overlapping circles, each circle representing the records selected by a query statement. When an OR connector is used, the query selects all of the records represented by the two circles, not just records represented by the overlap of the circles. For example, the following query would select all loan records for students in 3rd year/junior, 4th year/senior, and 5th year/other undergraduate grade levels

(GRADE LEVEL IN COLLEGE = 3) OR (GRADE LEVEL IN COLLEGE =4) OR (GRADE LEVEL IN COLLEGE = 5)

Other examples of queries that use the OR connector follow:

- (ISIR DL MPN FLAG = "A") OR (MPN STATUS = "R")

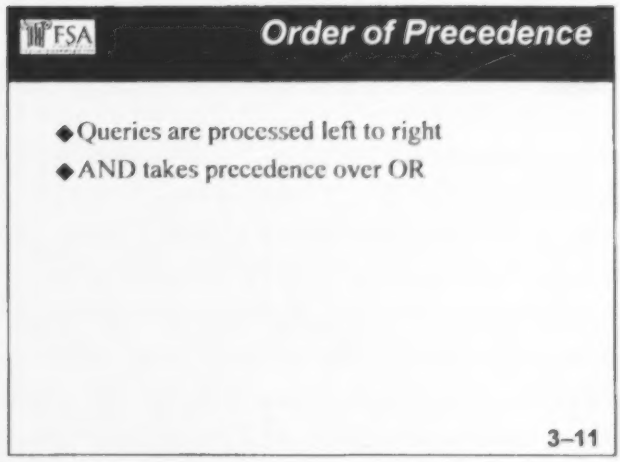
  Identifies all loan records that either have an active MPN with the COD system or are ready to print.

- (ORIGINATION CHANGE BATCH ID = " #D3G0100120030311201202 ") OR

  (ORIGINATION CHANGE BATCH ID = " #D3G0100120030311203056 ") OR

  (ORIGINATION CHANGE BATCH ID = " #D3G0100120030311205744 ")

  Identifies records for students contained in any of the three batches specified.



Order of Precedence

You can use OR and AND connectors in the same query. Be sure to keep in mind the order of precedence. Queries are processed from left to right; however, AND is applied first, even if it appears after OR in the query statement.

For example,

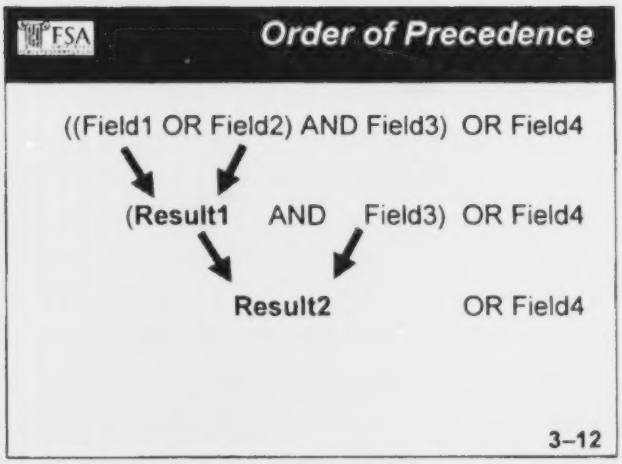
(DEPENDENCY STATUS–DL = D) AND (LOAN TYPE = P) OR (CREDIT DECISION = N)

This query first considers the two fields connected by AND and selects records that have both a dependency status of "D" and a loan type of "P". Then the query processes the OR connector and selects all records with a credit decision of "N".

Switching the AND and OR connectors would yield a very different result:

(DEPENDENCY STATUS–DL = D) OR (LOAN TYPE = P) AND (CREDIT DECISION = N)

This query first considers the two fields connected by AND, and selects records that have both a loan type of "P" and credit decision of "N". The query then considers the OR connector and selects all records with dependency status of "D."



Using Parentheses

Use parentheses to further define the order of precedence. Additional parentheses create an expression by connecting two or more fields. You can use the expression in a query statement as you would use a field.

Expressions enclosed in parentheses are processed before AND and OR. In the case of nested expressions, innermost parentheses are processed first. Consider this example:

((Field1 OR Field2) AND Field3) OR Field4

The expression (Field1 OR Field2) is processed first, because it is the innermost expression. Then, that result (Result1) is processed in the expression with Field3. Finally, the query processes all records that contain the value for Result2 or Field4.

Study the examples on the following page that further illustrate how parentheses are processed.

Using Parentheses in Queries

Example #1: (Field1 AND Field2 OR Field3) AND (Field4 AND Field5)

In this example, the AND portion of the expression on the left is processed first:

(**Result1** OR Field3) AND (Field4 AND Field5)

The parenthetical expression on the right is processed next, because AND takes precedence over OR.

(**Result1** OR Field 3) AND **Result2**.

The OR statement is processed next, because it is contained in the parentheses:

Result3 AND **Result2**.

The query selects all records that contain the values of both **Result3** and **Result2**.

In this example, according to the rules for queries, the expression (Field1 AND Field2 OR Field3) is the same as ((Field1 AND Field2) OR Field3), because AND takes precedence over OR.

Example #2: (Field1 AND Field2) AND ((Field4 OR Field5) AND (Field6 AND Field7)) OR Field8

In this example, the expression (Field6 AND Field7) is processed first, because it is an innermost expression and it contains AND, which takes precedence over OR:

(Field1 AND Field2) AND ((Field4 OR Field5) AND **Result1**) OR Field8

Now the next innermost expression—(Field4 OR Field5)—is processed:

(Field1 AND Field2) AND (**Result2** AND **Result1**) OR Field8

Two similar parenthetical expressions remain, so they are processed next, from left to right:

Result3 AND **Result4** OR Field8

Finally, AND takes precedence over OR, so the AND portion is processed next:

Result5 OR Field8

The query selects all records that contain the values of either **Result5** or Field8.

Instructor Demonstration: Building a Complex Query

In this demonstration, we build a complex query to select records for dependent students that have any credit decision value that enables them to borrow an additional unsubsidized loan in a particular loan period. Constructing this as a parameter query leaving loan period code undefined will make the query more useful, eliminating the need to build a query for each loan period.

We are looking for records that satisfy one condition in Loan Period Code, and one of three conditions in credit decision. This will require two statements connected by "AND". The second of these is actually three statements connected by "OR".

Step	Action
1	Select **Tools/Query** from the menu bar. The Query Dialog box is displayed.
2	Click the **Direct Loan** tab.
3	Select **Add** to build a new query. A blank page displays.
4	Enter the **Title**—something descriptive that readily identifies the query. In this case, enter **Denied PLUS in Loan Period.**
5	Click the **Field** down arrow to see the list of available fields in Direct Loan. With the cursor, select **Loan Period Code**.
6	Select the appropriate **Operator** by clicking the **down arrow** to see the full list. In this case, select **=.**
7	Since we want to make this a Parameter Query, leave the **Value** field **blank** and mark the **Prompt at Execution** box. This allows us to select the value for Loan Period Code each time we use the query.
8	Click the **Append** button to add the statement to the query. The following query statement displays: **(Loan Period Code = "[Parameter]").**
9	Click the **AND** button.
10	Select **Credit Decision** as the next data field.
11	Select = as the operator.
12	Type **N** as the Value.
13	Click the **Append** button to add the statement to the query. A two-statement query displays.
14	Click the **OR** button.

Instructor Demonstration (Continued): Building a Complex Query

Step	Action
15	Leave **Credit Decision** as the next data field.
16	Leave **=** as the Operator.
17	Type **D** as the Value
18	Click the **Append** button to add the statement to the query. A three-statement query displays.
19	Click the **OR** button.
20	Leave **Credit Decision** as the next data field.
21	Leave **=** as the Operator
22	Type **F** as the Value.
23	Click the **Append** button to add the statement to the query. A four-statement query displays.
24	Click on the first line of the query, then click the **Add Left** button: Add Left (
25	Click on the second line of the query, then click the **Add Left** button: Add Left (
26	Click on the fourth line of the query, then click the **Add Right** button: Add Right) twice The first statement and next three statements are nested within parentheses. Since the three nested OR statements are innermost, they will be processed first.
27	Click the **Save** button.
28	Click **OK.**

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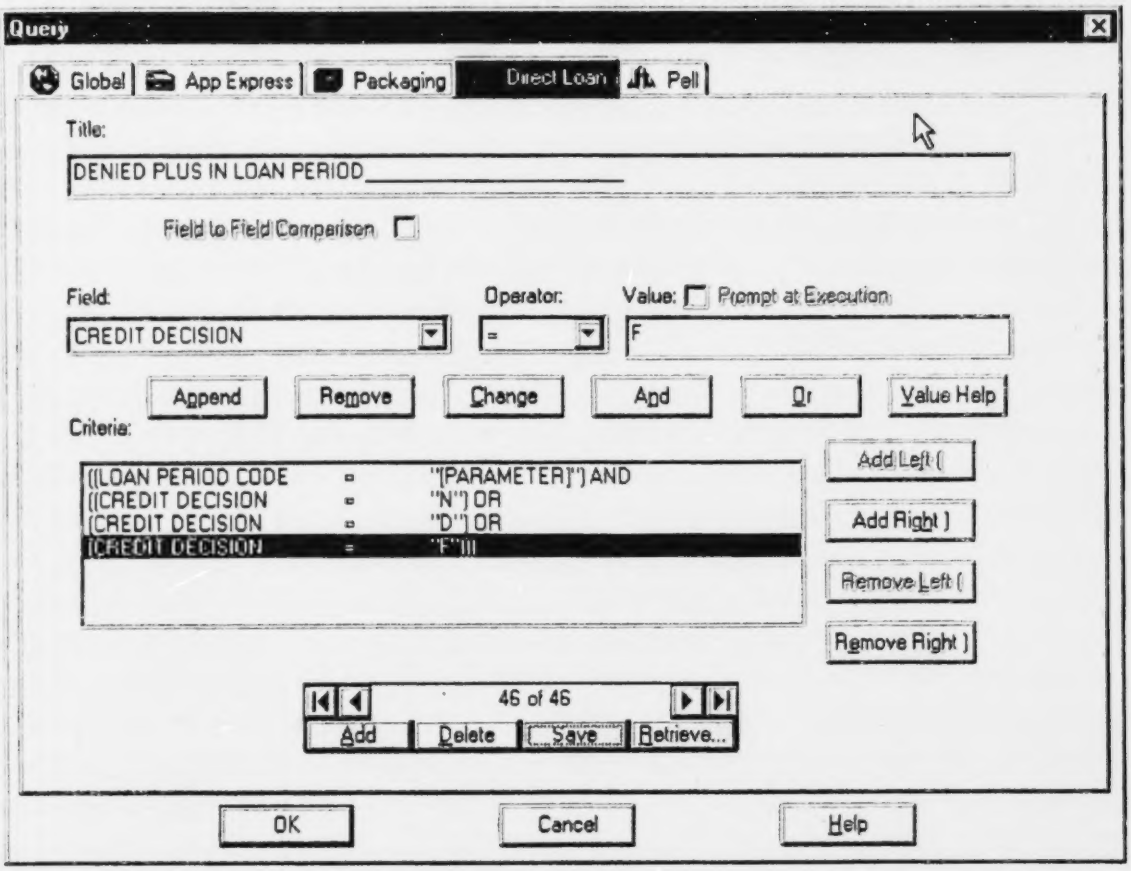
Instructor Demonstration (continued): Building a Complex Query



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Instructor Demonstration: Testing Your Complex Query

After creating the query, print a list of loans to test the query.

Step	Action
1	Select **File/Print** from the menu bar.
2	Click the **Direct Loan** tab.
3	Click the **down arrow** in the Report text box and choose the type of list you want to print. In this case, select **List- Loans**.
4	Click **Multiple.**
5	Click **Screen** for the output destination.
6	Click **Selection Criteria.**
7	Click the **ellipsis button.**
8	Click on the title of the query. In this case, click **Denied PLUS in Loan Period**.
9	Click **OK**. The Parameter Query Entry dialog box displays.
10	Click List Field Value. A list of loan period codes defined in setup appears. Select **FS.**
11	Click **OK** to close the Parameter Query Entry dialog box.
12	Your query displays in the View Query dialog box. Click **Close**.
13	Click **OK** to send the list to the screen. In this case, a list of Denied PLUS loans with Loan Period Code of FS displays.
14	Click **Zoom In** to magnify the list.
15	Note that your selection criteria (query title) is inserted in the report heading. Total number and amount of loans by type appear at the end of the report.
16	Click **Close** to exit.

Lesson 2 Activity #1

Scenario

The dean at your school is interested in knowing how many first-year students have PLUS loans made on their behalf.

Instructions

Develop a query that identifies all of the first-year students on your Direct Loan database who are awarded PLUS loans. In your definition of "freshmen," include both first-year students who have never attended college and first-year students who have attended college before.

Tip: *Use* ***Grade Level in College–DL*** *and* ***Loan Type*** *as the data fields.*

Review

1. How many student applicants have PLUS loans made on their behalf?

   _____

2. What other query would yield the same results?

   _____

Lesson 2 Activity #2

Scenario

You need to find a student's loan record in your database, but you don't remember the student's name, nor do you know the student's SSN. However, you remember that the student's last name began with "H" and that he or she is from Illinois.

Instructions

Develop a query that identifies the student's loan.

Review

1. What is the name of the student?

   _____

2. Would a query that used the Like operator work? Why or why not?

   _____

Lesson 2 Activity #3

Instructions

Review the following database of records, and enter the record numbers of the records that would be selected for each query.

Record #	Dep. Status -DL	Origination Reject Codes	Loan Amount Approved	Credit Decision	Loan Type	Loan Status	Loan Interview Complete
1	I				S	B	Blank
2	I				U	A	Y
3	Blank	011216	01000		U	E	Y
4	Blank	04	01500		S	E	Y
5	D		02000		S	R	Y
6	D		02000		U	R	Y
7	D		01000	X	P	E	Y
8	D		01000		U	R	Y
9	D		01000		S	R	Y

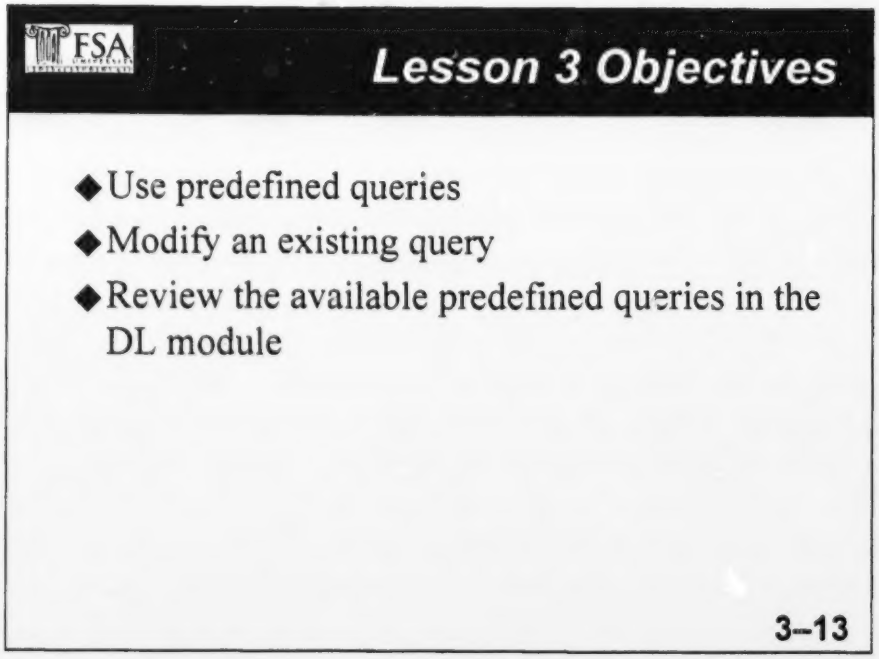
Enter Record Numbers Here:

1. ((DEPENDENCY STATUS-DL= "D") OR
   (DEPENDENCY STATUS-DL = " ")) AND
   (LOAN AMOUNT APPROVED >= 1000) _____

2. (LOAN AMOUNT APPROVED < 1000") OR
   ((LOAN AMOUNT APPROVED = 2000) AND
   (CREDIT DECISION <> "A")) _____

3. (((DEPENDENCY STATUS-DL = "D") OR
   (LOAN STATUS = "A")) AND
   (LOAN INTERVIEW COMPLETED = " ")) OR
   (LOAN STATUS = "B") _____

Lesson 3: Modifying A Query



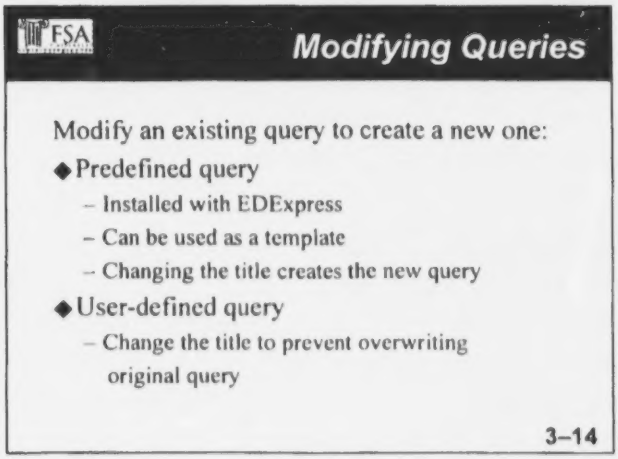
Key Terms

Predefined Query

EDExpress comes with a set of predefined queries commonly used in Global, App Express, Packaging, Direct Loan, and Pell. Use these predefined queries as they are, or modify them to suit your needs.

User-defined Query

A query that you create.


FSA
Modifying Queries
Modify an existing query to create a new one:
◆Predefined query
– Installed with EDExpress
– Can be used as a template
– Changing the title creates the new query
◆User-defined query
– Change the title to prevent overwriting original query
3–14

Predefined Queries

EDExpress comes with a set of predefined queries commonly used in Global, App Express, Packaging, Direct Loan, and Pell. Wherever the Selection Criteria option is available in EDExpress (for example, in Print and Export), you can use these queries to identify groups of records. You can also use predefined queries as templates to create your own queries.

Modify the predefined query by first changing the title. You can modify and save a predefined query only if you rename it. The system prompts you for a new title if you try to save changes to an existing predefined query without changing its title. Only existing user-defined queries can be modified without changing the titles.

After you change the title, change the data field, operator, and/or value of each statement in the query. You can also add or delete statements.

When you open the Query dialog box for the first time, you will see that the predefined queries are stored as the first set of records in the Query database. You will know a query is predefined if you see "PREDEFINED QUERY" in the upper right corner of the Query dialog box.

A list of the predefined queries that come with EDExpress Direct Loan are displayed on the following three pages.

Modifying a Query

You can retrieve existing queries and modify them to suit your needs. Identify the query you want to change, retrieve it, and then modify the statements by changing the data field, operator, value or connector. You can also append additional statements to the existing query, or delete statements. Change the title before saving the modified query if you do not want to overwrite the original query.

Direct Loan Predefined Queries

Query Title	Query Statement
ACCEPTED ACTUAL DISBURSEMENTS	(ACTUAL DISBURSEMENT REJECT CODES = NULL) AND (ACTUAL DISBURSEMENT STATUS = "A")
ACCEPTED ORIGINATION RECORDS	(ORIGINATION REJECT CODES =NULL) AND (LOAN STATUS = "A")
ACTUAL DISBURSEMENT RANGE	(ACTUAL DISBURSEMENT NUMBER >= [PARAMETER]) AND (ACTUAL DISBURSEMENT NUMBER <=[PARAMETER])
ADD DATE RANGE	(ADD DATE (LOAN) >="[PARAMETER]") AND (ADD DATE (LOAN) <= "[PARAMETER]")
ANTICIPATED DISBURSEMENT RANGE	(ANTICIPATED DISBURSEMENT NUMBER >= [PARAMETER]) AND (ANTICIPATED DISBURSEMENT NUMBER <= [PARAMETER])
BOOKED DATE RANGE	(BOOKED DATE >= "[PARAMETER]") AND (BOOKED DATE<="[PARAMETER]")
CHANGE BATCH NUMBER	(ORIGINATION CHANGE BATCH ID = "[PARAMETER]")
COLLEGE GRADE LEVEL	(GRADE LEVEL IN COLLEGE - DL = "[PARAMETER]")
DEPENDENCY STATUS	(DEPENDENCY STATUS - DEMO = "[PARAMETER]")
DISBURSEMENT BATCH NUMBER	(ACTUAL DISBURSEMENT BATCH ID="[PARAMETER]")
DISBURSEMENT STATUS	(ACTUAL DISBURSEMENT STATUS= "[PARAMETER]")
INACTIVE LOANS	(INACTIVE FLAG =[PARAMETER])
LOAN AMOUNT APPROVED EQUAL TO ZERO	(LOAN AMOUNT APPROVED = 00000)
LOAN MPN CREDIT DISB STATUS AND DISB NUMBER	(LOAN STATUS= "[PARAMETER]") AND(PROM NOTE STATUS = "[PARAMETER]") AND(CREDIT DECISION = "[PARAMETER]")AND ((ACTUAL DISBURSEMENT NUMBER = [PARAMETER])AND (ACTUAL DISBURSEMENT STATUS = "[PARAMETER]"))
LOAN ORIGINATION AND MPN OR PROMISSORY NOTE STATUS	(LOAN STATUS = "[PARAMETER]") AND (PROM NOTE STATUS = "[PARAMETER]")

Query Title	Query Statement
LOAN ORIGINATION DATE RANGE	(LOAN ORIGINATION DATE >= "[PARAMETER]") AND(LOAN ORIGINATION DATE <= "[PARAMETER]")
LOAN ORIGINATION STATUS	(LOAN STATUS = "[PARAMETER]")
LOAN TYPE	(LOAN TYPE = "[PARAMETER]")
MPN OR PROMISSORY NOTE STATUS	(PROM NOTE STATUS= "[PARAMETER]")
ORIGINAL SSN	(ORIGINAL SSN - DEMO = "[PARAMETER]")
ORIGINATION BATCH NUMBER	(ORIGINATION BATCH ID = "[PARAMETER]")
PARENT BORROWERS LAST NAME RANGE	(PARENT BORROWER'S LAST NAME >= "[PARAMETER]") AND (PARENT BORROWER'S LAST NAME <= "[PARAMETER]")
PARENT BORROWERS MAILING STATE	(PARENT BORROWER'S PERMANENT STATE = "[PARAMETER]")
PARENT BORROWERS SSN	(PARENT BORROWER'S CURRENT SSN = "[PARAMETER]")
PARENT BORROWERS SSN RANGE	(PARENT BORROWER'S CURRENT SSN >= "[PARAMETER]") AND (PARENT BORROWER'S CURRENT SSN <= "[PARAMETER]")
PARENT BORROWERS ZIP CODE RANGE	(PARENT BORROWER'S PERMANENT ZIP CODE >= "[PARAMETER]") AND (PARENT BORROWER'S PERMANENT ZIP CODE <= "[PARAMETER]")
PLUS LOANS	(LOAN TYPE = "P")
PROMISSORY NOTE BATCH NUMBER	(PROM NOTE MANIFEST BATCH ID = "[PARAMETER]")
READY FOR MANIFEST	(PROM NOTE STATUS = "S")
REJECTED ACTUAL DISBURSEMENTS	(ACTUAL DISBURSEMENT REJECT CODES<>NULL)
REJECTED ORIGINATION RECORDS	(ORIGINATION REJECT CODES <> NULL)
SCHOOL CODE RANGE	(DIRECT LOAN SCHOOL CODE >= "[PARAMETER]") AND (DIRECT LOAN SCHOOL CODE <= "[PARAMETER]")
STUDENTS CURRENT SSN	(CURRENT SSN = "[PARAMETER]")

Query Title	Query Statement
STUDENTS EMAIL ADDRESS BLANK	(E-MAIL ADDRESS = NULL)
STUDENTS LAST NAME RANGE	(LAST NAME - DEMO >= "[PARAMETER]") AND (LAST NAME - DEMO <= "[PARAMETER]")
STUDENTS PERMANENT MAILING STATE	(PERMANENT STATE - DEMO = "[PARAMETER]")
STUDENTS PERMANENT ZIP CODE RANGE	(PERMANENT ZIP CODE - DEMO >= "[PARAMETER]") AND (PERMANENT ZIP CODE - DEMO <="[PARAMETER]")
STUDENTS SSN RANGE	(CURRENT SSN >= "[PARAMETER]") AND (CURRENT SSN <= "[PARAMETER]")
SUBSIDIZED AND UNSUBSIDIZED LOANS	(LOAN TYPE <> P)

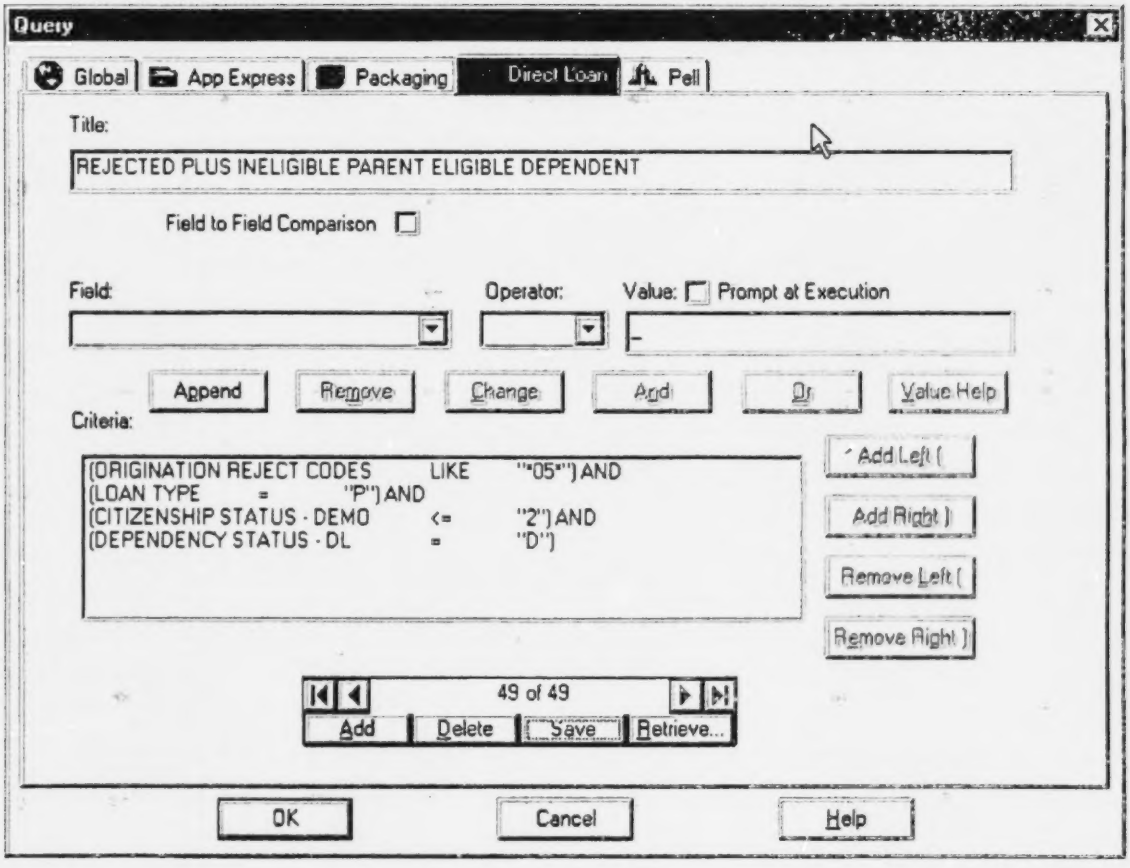
Modifying a Query: Instructor Demonstration

In this demonstration, we retrieve and modify a predefined query. The new query identifies all PLUS loans rejected due to borrower's ineligible non-citizenship status that were made on behalf of dependent students who are either citizens or eligible non-citizens. These students would qualify for additional unsubsidized loans.

Step	Action
1	Select **Tools/Query** from the menu bar. The Query Dialog box is displayed.
2	Click the **Direct Loans** tab.
3	Click **Retrieve**. A list of all existing Direct Loan queries displays in alphabetical order. Predefined queries are identified with a mark in the right column; queries that you have developed are not marked.
4	Use the scroll bar to review the list. Click on the **Title** of the query you want to modify. In this case, click **Rejected Origination Records.**
5	Click **OK**. The predefined query displays.
6	Click on the Title field, and type a new title. In this case, type **Rejected PLUS -Ineligible Parent - Eligible Dependent.**
7	Click on the first line of the predefined query, and then click the **Change** button.
8	Click the **Operator** down arrow and change the operator to **Like**.
9	Click the value box, type 05.
10	Click the **Change** button. The modified statement displays. The software corrects the syntax for the value you enter, placing a quote and asterisk on each side of the value. This selects records with the value regardless of its position within the string of reject codes around the value.
11	Click the **AND** button.

Modifying a Query: Instructor Demonstration (continued)

12	Click the field down arrow and select **Loan Type.**
13	Click the Operator down arrow and select **= (equal to)**.
14	Type **P** (PLUS) as the Value.
15	Click the **Append** button to add the statement to the query. A two-statement query displays.
16	Click the **AND** button.
17	Click the field down arrow and select **Citizenship Status-Demo.**
18	Click the operator down arrow and select **<= (less than or equal to).**
19	Click the value field. Enter **2**.
20	Click the **Append** button to add the statement to the query. A three-statement query displays.
21	Click the field down arrow and select **Dependency Status-DL**.
22	Click the operator down arrow and select **= (equal to).**
23	Click the value field. Enter **D**.
24	Click the **Append** button to add the statement to the query. A four-statement query displays.
25	Click the **Save** button.
26	Click **OK.**


Query
Global
App Express
Packaging
Direct Loan
Pell
Title:
REJECTED PLUS INELIGIBLE PARENT ELIGIBLE DEPENDENT
Field to Field Comparison
Field:
Operator:
Value:
Prompt at Execution
Append
Remove
Change
And
Or
Value Help
Criteria:
(ORIGINATION REJECT CODES LIKE "*05*") AND
(LOAN TYPE = "P") AND
(CITIZENSHIP STATUS - DEMO <= "2") AND
(DEPENDENCY STATUS - DL = "D")
Add Left (
Add Right)
Remove Left (
Remove Right)
49 of 49
Add
Delete
Save
Retrieve...
OK
Cancel
Help

Lesson 3 Activity #1

Scenario

You are preparing manifests to accompany MPNs and PLUS promissory notes you are about to send to the LOC. You notice you have fewer ready to manifest than you would expect.

You want to follow up with students who have not returned signed MPNs. You would like to exclude those printed after 10/15/02 to allow those borrowers adequate time to receive, sign and return their notes.

Instructions

Modify a predefined query in the **Direct Loan** module to identify all notes printed, but not returned, except those printed after 10/15/02. After saving your query, use it to print a list of loan records.

Tip:

- Use **Prom Note Status** and **Prom Note Print Date** as the data fields in the query.
- Print the list by selecting **File/Print/ Direct Loan**.
- Select **Screen** as the report file destination and mark the field "Multiple."

Review

What is the name of the query that you modified?

_____

What report(s) can you use to view the Prom Note/MPN Status of the loans you selected?

_____

Lesson 3 Activity #2

Instructions

Create a query that would be useful at your school. Use the worksheet on the following page. Be prepared to share the query with others in the class.

1. Why would the query be useful? For what task would you use it?

Query Worksheet

What task do you want to perform?	What module is available to create The query to perform this task?
	☐ App Express ☐ Direct Loan ☐ Packaging ☐ Pell ☐ Global

Enter a title for the query that describes the group of students to be selected:

Data field	Operator	Value
Enter the data fields from the Module indicated above	=, <>, <, >, >=, <=, Like, Not Like	☐ Prompt at Execution (to create a parameter query) ☐ Enter free-form or system-assigned value
☐ Left (		

☐ And ☐ Or

☐ Left (		☐ Right)

☐ And ☐ Or

☐ Left (		☐ Right)

☐ And ☐ Or

☐ Left (		☐ Right)

Appendix A

Direct Loan Query Fields

ACADEMIC MAJOR
ACADEMIC YEAR END DATE
ACADEMIC YEAR START DATE
ACTIVE TRANSACTION
ACTIVE TRANSACTION DATE
ACTIVE TRANSACTION ID
ACTUAL DISBURSEMENT BATCH ID
ACTUAL DISBURSEMENT CONFIRMED
ACTUAL DISBURSEMENT DATE
ACTUAL DISBURSEMENT EXPORT TO EXTERNAL FLAG
ACTUAL DISBURSEMENT GROSS AMOUNT
ACTUAL DISBURSEMENT INTEREST REBATE AMOUNT
ACTUAL DISBURSEMENT LOAN FEE AMOUNT
ACTUAL DISBURSEMENT NET ADJUSTMENT AMOUNT
ACTUAL DISBURSEMENT NET AMOUNT
ACTUAL DISBURSEMENT NUMBER
ACTUAL DISBURSEMENT REJECT CODES
ACTUAL DISBURSEMENT SCHOOL CODE
ACTUAL DISBURSEMENT SEQUENCE NUMBER
ACTUAL DISBURSEMENT STATUS
ACTUAL DISBURSEMENT TYPE
ADD DATE
ADD DATE (LOAN)
ADD ID (LOAN)
ADD TIME
ADD TIME (LOAN)
ADD USERID
ADDITIONAL UNSUB ELIG FOR DEPENDENT STUDENT
ADDITIONAL UNSUB ELIG FOR HEALTH PROF PROG
ALIEN REGISTRATION #
ANTICIPATED DISBURSEMENT DATE
ANTICIPATED DISBURSEMENT EXPORT TO EXTERNAL FLAG
ANTICIPATED DISBURSEMENT FEE AMOUNT
ANTICIPATED DISBURSEMENT GROSS AMOUNT
ANTICIPATED DISBURSEMENT INTEREST REBATE AMOUNT
ANTICIPATED DISBURSEMENT NET AMOUNT
ANTICIPATED DISBURSEMENT NUMBER
ANTICIPATED DISBURSEMENT SCHOOL CODE
BOOKED BATCH ID
BOOKED DATE
BOOKED STATUS
CITIZENSHIP STATUS - DEMO
CREDIT DECISION
CREDIT DECISION DATE
CREDIT DECISION UPDATE DATE
CURRENT SSN
DATE OF BIRTH - DEMO

DATE OF BIRTH CHANGE DATE
DEPENDENCY STATUS - DEMO
DEPENDENCY STATUS - DL
DIRECT LOAN SCHOOL CODE
DISCLOSURE PRINTED
DISCLOSURE STATEMENT PRINT INDICATOR
DOCUMENT STATUS
DRIVER'S LICENSE #
DRIVER'S LICENSE STATE
E-MAIL ADDRESS
EXPORT TO COD
EXPORT TO EXTERNAL SYSTEM
FIRST DISBURSEMENT FLAG
FIRST NAME - DEMO
GRADE LEVEL IN COLLEGE - DL
HAS CORRECTION RECORD
HAS DOCUMENT TRACKING RECORD
HAS FAFSA RECORD
HAS LOAN RECORD
HAS NOTES RECORD
HAS NSLDS RECORD
HAS PACKAGING RECORD
HAS PELL RECORD
HAS VERIFICATION WORKSHEET RECORD
INACTIVE DATE
INACTIVE FLAG
INTEREST REBATE PERCENTAGE
ISIR DL MPN FLAG
LAST MAILED DATE
LAST NAME - DEMO
LEGAL RESIDENCE DATE - DEMO
LETTER COUNT
LOAN AMOUNT APPROVED
LOAN AMOUNT REQUESTED
LOAN ENTRANCE INTERVIEW DATE?
LOAN FEE PERCENTAGE
LOAN ID (ACTUAL DISBURSEMENT)
LOAN ID (ANTICIPATED DISBURSEMENT)
LOAN ID (LOAN)
LOAN ORIGINATION DATE
LOAN PERIOD CODE
LOAN PERIOD END DATE
LOAN PERIOD START DATE
LOAN STATUS
LOAN TYPE
LOCAL ADDRESS
LOCAL ADDRESS CHANGE DATE
LOCAL CITY
LOCAL PHONE
LOCAL STATE
LOCAL ZIP CODE
MIDDLE INITIAL - DEMO
NAME ID
ORIGINAL SSN - DEMO
ORIGINATION BATCH ID
ORIGINATION CHANGE BATCH ID

ORIGINATION REJECT CODES
PARENT BORROWER'S ADDRESS CHANGE DATE
PARENT BORROWER'S ALIEN REGISTRATION #
PARENT BORROWER'S CITIZENSHIP STATUS
PARENT BORROWER'S CURRENT SSN
PARENT BORROWER'S DATE OF BIRTH
PARENT BORROWER'S DATE OF BIRTH CHG DATE
PARENT BORROWER'S FIRST NAME
PARENT BORROWER'S LAST NAME
PARENT BORROWER'S LICENSE #
PARENT BORROWER'S LICENSE STATE
PARENT BORROWER'S LOAN DEFAULT/GRANT OVERPAYMENT
PARENT BORROWER'S MIDDLE INITIAL
PARENT BORROWER'S PERMANENT ADDRESS
PARENT BORROWER'S PERMANENT CITY
PARENT BORROWER'S PERMANENT PHONE NUMBER
PARENT BORROWER'S PERMANENT STATE
PARENT BORROWER'S PERMANENT ZIP CODE
PARENT BORROWER'S SSN CHANGE DATE
PERMANENT ADDRESS - DEMO
PERMANENT ADDRESS CHANGE DATE
PERMANENT CITY - DEMO
PERMANENT PHONE NUMBER - DEMO
PERMANENT STATE - DEMO
PERMANENT ZIP CODE - DEMO
PREVIOUS TRANSACTION
PROGRAM OF STUDY
PROGRAM YEAR
PROM NOTE ACCEPTED BATCH ID
PROM NOTE ACKNOWLEDGEMENT DATE
PROM NOTE ID/MPN ID
PROM NOTE MANIFEST BATCH ID
PROM NOTE MANIFEST DATE
PROM NOTE PRINT DATE
PROM NOTE PRINT INDICATOR
PROM NOTE RECEIVED DATE
PROM NOTE STATUS
RECORD SOURCE
RECORD SOURCE - DL
SCHOOL USE
SSN CHANGE DATE
STUDENT'S LOAN DEFAULT/GRANT OVERPAYMENT
STUDENT'S ORIGINAL SSN
STUDENT'S STATE OF LEGAL RESIDENCE - DEMO
TRANS PAID ON
TRANSACTION #
TRANSMIT DATE
TRANSMIT NUMBER
UPDATE DATE
UPDATE DATE (LOAN)
UPDATE ID
UPDATE ID (LOAN)
UPDATE TIME
UPDATE TIME (LOAN)
VERIFICATION STATUS CODE - DEMO

Appendix B
Glossary

Actual Disbursement List

The Actual Disbursement list provides information about actual disbursements, including borrower's name, student's name, loan ID, disbursement batch ID, current SSN, disbursement number, disbursement type, disbursement date, disbursement status, disbursement amount, booked status, and the net adjustment amount (where actual disbursement adjustments are included). The list also includes summary totals that provide the total dollar amount of net booked, net unbooked, and net disbursements for each loan type.

Advance Pay

A funding method option by which schools request cash through GAPS for actual disbursements to students/borrowers. In addition, schools may only draw down cash up to the difference between the school's Current Funding Level (CFL) and the amount of funds previously sent to the school for a given award year and program. The U.S. Treasury transmits funds to the school's federal bank account.

And

Used to connect two segments of a query. Both segments must be true for a record to be selected.

Anticipated Disbursement List

The Anticipated Disbursement List provides information about anticipated disbursements with corresponding actual disbursements (anticipated disbursements for which actual disbursements have taken place), pending actual disbursements (anticipated disbursements with no actual disbursements) or both anticipated disbursements with corresponding actual disbursements and pending actual disbursements for the loan records in the EDExpress Direct Loan database.

ASCII

American Standard Code for Information Interchange, or ASCII, is the code that most computers use to represent text, so data can be transferred from one computer to another. Text editors and word processors can store data in ASCII format.

Comma-delimited

A format in which data elements within a record are separated by commas

Common Origination and Disbursement (COD)

The COD Process is a common process integrated with a system designed to support Pell Grant and Direct Loan origination, disbursement and reporting for campus-based funds.

Common Record

The Common Record is a data transport mechanism exchanged by trading partners participating in Federal Student Aid. The Common Record is a document formatted in Extensible Markup Language.

Current funding Level (CFL)

Similar to the authorization or obligation level in the 2001-2002 process for Pell Grants and the Cash Control Amount for Direct Loans, the Current Funding Level (CFL) is the level at which funds are made available to cover a school's disbursement needs.

Direct Loan Tools for Windows

Direct Loan Tools is a Windows-based software product that can be used by all Direct Loan schools. The U.S. Department of Education provides this free software application.

Drawdown of Funds (Cash Receipts)

The process schools use to request Title IV funds. In the Direct Loan Program, Advance payment schools make drawdown requests directly to the Grant Administration and Payment System (GAPS). For schools under the Pushed Funding method, the COD system makes the drawdown requests.

External Data File

The External Data file is an electronic data file generated by an external system, mainframe, or other software, to be imported into EDExpress.

Excess Cash

Any amount of Title IV program funds (other than FFEL Program or Federal Perkins Loan Program funds) that a school does not disburse according to regulations.

Field

A component of the query statement. Each student record has fields such as loan amount, loan status, college grade level, etc.

Full Participant

The Full Participant is a school that sends the common record in XML format for 2002-2003 records and adopts the common record change process.

Like

An operator that is used in a query to find values in a field that match a specified pattern or "character string."

Null Value

A value that indicates missing data in a data field.

Operator:

A component of a query statement. Describes the relationship between a data field and its specified value. Operators used in EDExpress are:

=	Equal to
>	Greater than
>=	Greater than or equal to
<	Less than
<=	Less than or equal to
<>	Not equal to
Like	Similar to
Not Like	Different from

Or

Used to connect two segments of a query. Only one of the segments must be true for a record to be selected.

Parameter Query

A type of query that has fixed fields but not fixed values. When you create a parameter query, you specify the field name and operator for the query. Instead of specifying a value, you will use the Prompt at Execution option. This option tells EDExpress to prompt you for the field values at the time you use the query.

Parentheses

Sets apart two or more statements within a complex query and defines the order in which the data fields are processed.

Payment Trigger Flag

A field on the Common Record that designates data as an actual disbursement (Flag = true). It signals the COD System to post the amount of disbursement to an award (loan or grant).

Phase-in Participant

The Phase-In Participant is a school that communicates with the COD system over the Student Aid Internet Gateway using the "legacy" record formats defined in the Direct Loan and Pell Grant RFMS Technical Reference documents. This is instead of using the Common Record in XML to communicate with the COD system.

Predefined Query

EDExpress comes with a set of predefined queries commonly used in Global, App Express, Packaging, Direct Loan, and Pell. Use these predefined queries as they are, or modify them to suit your needs.

Pushed Cash

A funding method option whereby, based on accepted actual disbursements submitted by the school, funds are automatically sent to the school's bank account via ACH or FEDWIRE without requiring a drawdown request.

Query

A request to retrieve data from EDExpress using criteria that you specify.

Rebuild Loan File

A file sent by the COD system, at the school's request, that consists of origination and disbursement details to rebuild the school's Direct Loan database.

Reconciliation

Reconciliation is the monthly activity of resolving fund discrepancies between the LOC and/or COD and the school. Direct Loan reconciliation has two separate but related parts that occur together: cash management reconciliation and loan record reconciliation.

School Account Statement (SAS)

A monthly report sent by the COD system listing data on cash balances, cash details, booked loans, and booked and unbooked disbursement transactions. Prior to 2002-03 this information was provided in two reports: the 732 report and the DLSAS.

Substantiate

Accounting for funds already drawn or disbursed to a student. In the COD process, schools can substantiate funds by sending in an Actual Disbursement record (where the payment trigger is set to "true") detailing disbursement amount and date.

Unsubstantiated Cash

The difference between the amount of cash (funds) a school has drawn down and the amount of cash the school has substantiated by submitting Actual Disbursements. Pertains to schools using the Advance Pay funding method.

User-defined Fields

Special fields that you create for your own use. User-defined fields can be used in all modules for building queries.

User-defined Query

A query that you create.

XML

XML stands for EXtensible Markup Language. It is a new technology designed to both describe and exchange structured data between a range of applications. XML consists of elements that are defined by tags. A start tag precedes the name of an element. An end tag follows it.

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